

**Mid Cumberland Community Action Agency
Semi-Monthly Rates 2022**



Accident Advantage Policy: Annual Wellness Benefit \$60. Initial Hospitalization \$1,500 when admitted for a hospital confinement of 18 hours with \$300 per/day 365 days, or \$2,500 when admitted to intensive care with \$500 per day up to 15 days of confinement. Accident specific lump sum payment \$120 to \$13,000. Family Lodging Benefit \$150 per day (30 days). Organized Sporting Activity Benefit Additional 25% of benefits (up to \$1,000). Screenings: CAT, MRI, EEG (\$250). Physical therapy and rehabilitation benefits. Coverage for crutches and wheelchairs. Dismemberment \$300-\$50,000. Ambulance \$250/Airlift \$1,875. Accidental Death Life Insurance of \$50,000 is included in this policy.

Individual	\$16.90	Individual/Spouse	\$22.17
1 Parent Family	\$25.87	2 Parent Family	\$31.92

Disability Income Protection: No Health Questions. Pays cash benefits for each day you are disabled and out of work. Will replace 60% of your lost income. Maternity benefit built in. During a pregnancy it pays just like a sickness. Elimination Period (Injury/Sickness) 0/7 or 14/14. For many employees, a temporary loss of income could have long-term financial consequences. Aflac's flexible, portable Short-Term Disability insurance policies help employees avoid the hardship of medical bills. An Aflac Short-Term Disability insurance policy provides a monthly benefit amount when the employee is disabled and unable to work due to a covered accident or illness. With features like our guaranteed-issue option and our unique Aflac Value Rider which pays you back \$1,000 every 5 years you go without making a short-term disability claim, an Aflac Short-Term Disability policy shows employees how easy and sensible it can be to help protect their income.

Annual Income- 0/7		\$24,000	\$28,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,200	\$1,400	\$1,600	\$1,700	\$1,800	\$1,900
3 Months	18-49	\$19.50	\$22.75	\$26.00	\$27.63	\$29.25	\$30.88
	50-64	\$22.17	\$28.21	\$32.24	\$34.26	\$36.27	\$38.29
	65-74	\$26.46	\$33.67	\$38.48	\$40.89	\$43.29	\$45.70
Annual Income- 14/14.		\$24,000	\$28,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,200	\$1,400	\$1,600	\$1,700	\$1,800	\$1,900
3 Months	18-49	\$12.48	\$14.56	\$16.24	\$17.68	\$18.72	\$19.78
	50-64	\$15.60	\$18.20	\$20.80	\$22.10	\$23.40	\$24.70
	65-74	\$18.72	\$21.84	\$24.96	\$26.52	\$28.08	\$29.64

Cancer Care: Wellness Benefit \$75. Initial Diagnosis Husband/Wife \$4,000-Children \$8,000. Medical Imaging \$135. National Cancer Institute Consultation Benefit \$500/evaluation-consultation. Chemotherapy: Injections \$600/week, Oral \$250/month, Topical \$150/month. Radiation: \$350/week. Experimental Treatment \$350/week. Anti-Nausea \$100/month. Stem Cell and Bone Marrow Transplants: \$7,000. Surgical/Anesthesia Benefit \$4,250/day. Surgical Skin Cancer Surgery \$400. Hospital Confinement \$200/day, over 31 days \$400/day. Outpatient, Extended-Care, Home Care, Hospice Care, Nursing Services benefits. Transportation and lodging benefits for travel to treatment over 50 miles and much more. Children are Free.

Ages	18-75		
Individual	\$20.63	One-Parent Family	\$21.09
Insured/Spouse	\$37.09	Two-Parent Family	\$37.54

Please contact Jordan Bateman (432) 934-8825 with any questions
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Critical Care & Recovery: Pays Lump Sum Benefit for Heart Attack, Stroke, Coma, Paralysis, End-Stage Renal Failure, Persistent Vegetative State, Major Human Organ Transplant, Major Third Degree Burns, Coronary Artery Bypass Surgery, and Sudden Cardiac Arrest. First-Occurrence and Reoccurrence benefits. \$300/day Hospital Confinement benefit. Includes benefits for Ambulance, Transportation, and Lodging. Continuing Care Benefits \$125/day. Home Health Care, In-home Nursing, etc.

Ages	18-35	36-45	46-55	56-70
Individual	\$6.31	\$10.66	\$14.69	\$19.37
1 parent family	\$6.96	\$11.05	\$15.08	\$19.89
Insured/spouse	\$10.01	\$17.55	\$25.35	\$35.62
2 parent family	\$11.18	\$18.98	\$27.17	\$37.70

Hospital Advantage: Pays an Initial Hospital Confinement Benefit of \$1,000. Emergency Room Benefit of \$100 (Twice per Year). Short Stay Benefit of \$100 (Twice per Year). \$150 MRI, CT scan, EEG, and other major diagnostic testing, Ambulance Benefits. Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission. **Surgery Benefit:** Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person. **Invasive Diagnostic Exams Benefit:** Pays \$100 for one covered exam, per covered person, per 24-hour period. **Hospital Intensive Care Unit Confinement Benefit:** Pays \$500 per day, per covered person, for up to 30 days. **Daily Hospital Confinement Benefit:** Pays \$100 per day, per covered person, for up to 365 days. **Second Surgical Opinion Benefit:** Pays \$50 once per covered person, per calendar year. **Physician Visit Benefit:** Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center. **Laboratory Test and X-Ray Benefit:** Pays \$35; limited to 2 payments per covered person, per calendar year. **Medical Diagnostic and Imaging Exams Benefit:** Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.

Ages	18-49	50-59	60-75
Individual	\$27.70	\$31.27	\$35.17
1 parent family	\$40.24	\$42.45	\$47.39
Insured/spouse	\$46.81	\$55.65	\$62.93
2 parent family	\$50.77	\$57.21	\$66.96

Dental:

Individual	\$12.03	Individual/Spouse	\$21.19
1 Parent Family	\$21.06	2 Parent Family	\$30.36

Vision:

Ages	18-39	40-49	50-70
Individual	\$6.95	\$9.45	\$14.20
1 parent family	\$11.45	\$13.20	\$16.45
Insured/spouse	\$10.95	\$15.95	\$24.45
2 parent family	\$14.45	\$18.75	\$24.95

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