## Aflac Open Enrollment: University of Houston 2023/2024 year

All benefits-eligible employees are qualified to enroll. You may cover your spouse and children (to age 26). Aflac pays *all cash monies directly to the employee,* based on predetermined medical treatment and diagnosis. The premiums are taken directly from your pay on a pre-tax basis (saving an additional 7.65% on cost). The University implemented all new policies and pricing last year so if you have not seen the new coverage and pricing, please take a moment to learn more. There are no health questions or preexisting condition exclusions, and monthly rates have been cut significantly from previous policies. An accident policy for individual coverage is now only \$3.90/week. The Hospital plan for individual coverage is now \$4.60/week. There are three separate policies offered:

ACCIDENT: Pays based on the treatment of <u>any</u> accident on and off the job.

**HOSPITAL:** Pays \$1000 for the first night in the hospital, plus \$200 per extra night.

**CRITICAL ILLNESS:** Pays a lump sum of \$5000-\$50,000 for diagnosis of cancer, heart attack, stroke, and many other events. **No health questions or preexisting conditions.** This includes spouses, and we will cover children no additional cost.

## HOW DO I LEARN MORE AND ENROLL? WHEN CAN I ENROLL?

*The University of Houston open enrollment is from 07/03/2033 to 07/14/2023* Aflac (only) enrollment is from 06/15/2023 to 08/07/2023, and has the same effective (start coverage) date of 09/01/2023 as your other benefits.

To learn more, open the QR code, save the file, and send it to your email, you can then open and read it on a laptop or desktop. Many employees simply reach out to their Aflac representative and schedule a call. The Aflac rep will explain all the coverage and answer all your questions. We are also available to come on campus and meet with you or a small group of UHS employees.



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