



An Independent Agent Representing Aflac

## CITY OF O'FALLON, ILLINOIS

### CAFETERIA PLAN ENROLLMENT PLAN DATES: JANUARY 1, 2011 – DECEMBER 31, 2011

**NOTE:** The IRS requires that all employees must either enroll in the cafeteria plan or sign a waiver that they do not want to participate on an annual basis.

#### Unreimbursed Medical Expenses: (pre-taxed) – medically prescribed items only \*\*

- Maximum annual deduction = \$3600.00.
- Eligibility date = 1st day of the next month following date of employment.

#### Dependent Child or Adult Care: (pre-taxed)

- Maximum annual deduction = \$5000.00.
- Eligibility date = 1st day of the next month following date of employment.

#### Insurance Premiums: (pre-taxed)

- Family coverage of major medical insurance
- AFLAC Voluntary Supplemental Insurance:
  - Personal Accident Indemnity Plan *(new as of 2003)*
  - Personal Hospital Intensive Care *(new as of 2003)*
  - Hospital Protection Indemnity Plan *(new as of 2006)*
  - Personal Recovery Plus - specified health event *(new as of 2007)*
  - Personal Cancer Indemnity Plan *(new as of 2003)*
  - Personal Sickness Indemnity Plan

#### Additional After-tax Benefits:

- Personal Disability Income Protector (up to \$5000/month)
- AFLAC Life Insurance
  - Term 10, 20, or 30 Year
  - Whole life from \$10,000-\$200,000
    - Optional riders: Accidental-death benefit, Spouse 10-year term and Child life insurance

For information or assistance with claims, call your AFLAC Associate:  
Curtis A. Simpson at 618-407-1718.