



An Independent Agent Representing Aflac

CITY OF O'FALLON, ILLINOIS

2013 CAFETERIA PLAN ENROLLMENT

PLAN DATES: JANUARY 1, 2013 – DECEMBER 31, 2013

NOTE: The IRS requires that all benefit-eligible employees must, on an annual basis, either enroll in the cafeteria plan or sign a waiver that they do not want to participate. We will offer open enrollment meetings for your convenience – *please arrange to attend and complete your paperwork.*

Unreimbursed Medical Expenses: (pre-taxed)

- Maximum annual deduction = \$2,500.00. (**Affordable Care Act change)
- Eligibility date = 1st day of the next month following date of employment.

Dependent Child or Adult Care: (pre-taxed)

- Maximum annual deduction = \$5,000.00 (married filing jointly); \$2,500 (filing separately).
- 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 2011*)
 - Personal Hospital Intensive Care (*new as of 2006*)
 - Hospital Protection Indemnity Plan (*new as of 2005*)
 - Personal Recovery Plus - specified health event (*new as of 2011*)
 - Personal Cancer Indemnity Plan (*new as of 2009*)
 - Personal Sickness Indemnity Plan

Additional After-tax Benefits:

- Personal Disability Income Protector (up to \$5,000/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

New Group Coverage option (2011):

- Group Critical Illness: this policy can wrap around existing policies
- Group Accident

Low rates! Ask me about new benefit opportunities!

**For information or assistance with claims, contact your AFLAC Associate:
Curtis A. Simpson -- 618-407-1718 -- casimpson42@hotmail.com**