



An Independent Agent Representing Aflac

## CITY OF O'FALLON, ILLINOIS

### 2015 CAFETERIA PLAN ENROLLMENT

PLAN DATES: JANUARY 1, 2015 – DECEMBER 31, 2015

**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 limit)
- Eligibility date = 1st day of the next month following date of employment.
- Health Savings Account; see schedule fo contrib. limit, no annual spending requirement

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

- Maximum annual deduction = \$5,000.00 (Married, filing jointly) or \$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:
  - Accident Indemnity Advantage Plan (*new as of 2011*)
  - Hospital Intensive Care (*new as of 2006*)
  - Hospital Advantage Plan (*new as of 2013*)
  - Critical Care and Recovery (*new as of 2011*)
  - Cancer Care Plan (*new as of 2003*)
  - Personal Sickness Indemnity Plan

#### Additional After-tax Benefits:

- Short Term Disability Income (up to \$5,000/month)
- AFLAC Life Insurance
  - Term 10, 20, or 30 Year with Spouse and Children riders
  - Whole life from \$10,000-\$200,000
    - Optional riders: Accidental-death benefit, Spouse 10-year term and Child life insurance

#### NEW GROUP COVERAGE OPTION (introduced in 2012)

- Group Critical Illness (this policy can wrap around your existing policies)
- Group Accident

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