



An Independent Agent Representing Aflac

Department of Corrections

Employees Additional Coverage

Employees are often looking for additional coverage to help with out of pocket expenses. Aflac, is a well-known company that is available to you and your family, through SCEIS, payroll deduction.

Here are the reasons most employees contact Aflac!

- Most employees prefer a simple phone call or email to get answers for personalized coverage!
- Most employees prefer getting the best rates while having them payroll deducted!
- Most employees prefer an easy claim filing process that pays quickly, when they need it the most!
- Most employees prefer the convenience of after-hours assistance if needed by an email or phone call!
- Most employees prefer taking their coverage with them without a rate increase!

Please take the time to read the frequently asked questions which may answer some of your own questions. Lester Park has 24 years of experience with Aflac assisting employees and claims. Feel free to call or text **803-316-4415**, or if emailing: lester_park@us.aflac.com



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Frequently Asked Questions

When speaking with your Aflac Agent Lester Park (803-316-4415)

- **I need coverage for disability. How much is it and when does it start?**
 - The amount for coverage is payroll deducted twice a month through SCEIS. The effective date is decided by the employee and to determine the rate, it is based off of your annual income and your age. A quick email or call will determine your personalized rate.
 - Coverage begins the 1st day of the effective date for an off-the- job accident and the 8th day for an illness or pregnancy and pays a total of 90 days per disability.
- **What if I have a pre-existing condition, such as cancer, heart condition, surgery needed, or I want to have children in the future?**
 - **Aflac's Short Term Disability**, is a guaranteed issue policy with a 12 month wait only on a pre-existing condition. If someone is already pregnant, Aflac will not be able to cover that person for that delivery.
 - Coverage for having a child will begin after 9 full months of coverage from the effective date.
 - The short term disability will pay in addition to your sick or annual leave that you may use!
- **I have heard that other employees are receiving cash back for having a wellness check-up once a year. What policies carry the wellness benefits?**
 - **Aflac's Accident Advantage** for you and your family. It will pay a **\$60 wellness benefit** once per year per family for a physical, dental or vision, or other wellness check-ups.
 - This policy will also cover you and your family for accidents on and off of the job 24 hours a day, 7 days a week. Children are covered up to the age of 26 on all Aflac programs when requested.
 - **Aflac's Cancer Assurance** program available for the whole family. This policy has a **\$75 wellness benefit**, payable once a year per covered person. Children are **free** under this program.
 - **If I've been diagnosed with cancer in the past, can I get coverage from Aflac?**
 - Yes, as long as you are 5 years cancer free.



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- **How easy is it to file a claim with Aflac?**
 - Most employees file claims online, have wellness benefits and various claims processed and paid within 24 hours, with the setup of direct deposit to their bank account.
 - Disability claims are normally processed within 7-10 business days.
- **What other coverage does Aflac offer to South Carolina State Employees?**
 - **Aflac's, Whole life Insurance** You own and control this coverage. Death benefit never decreases and premium rates never increase!
 - **Aflac's, Lump Sum Critical Illness**, covers conditions such as heart attack, stroke, and end stage renal failure, to name a few.
 - **Aflac's, Hospital Choice** is designed to pay you the amount that you select for being in the hospital, ranging from *\$500-\$2,000*. It can also help with doctor's visits, surgery and other benefits. Great to have along with **Aflac's Short Term Disability**, when having a child.
 - We can email the brochure and rates to you per request to review.
- **What happens if I leave or retire from the State?**
 - All programs are portable after being payroll deducted for at least 30 days. There is ***no rate increase*** and you can set up your payments directly with Aflac.
- **Do I have to make an appointment with an agent in person?**
 - No, Aflac now provides phone enrollment for State Employees. A very easy process to set up your coverage. The appointment can now be over the phone and the appointment is based on the best time for you!
- **What is the process if I have questions or interest in Aflac?**
 - Simply email your request to: lester_park@us.aflac.com , include the best way and time to communicate the information you request.
 - *You can always call or text 803-316-4415, to get in touch with Lester Park, the State Manager for Aflac for the State of South Carolina voluntary benefits.*
- **What are the appropriate hours to reach out?**
 - *We work around your schedule so our normal hours are between 8:00 a.m. till 5:00 p.m. Weekends and evenings available by appointment.*

Thank you for reaching out to Aflac for your needs!

Lester Park

(803-316-4415)

lester_park@us.aflac.com