



Dear City of Duluth,

You work hard so you can enjoy your lifestyle. Aflac works hard too, so you can keep that lifestyle going. Whether your passion is yoga, sports, date nights, or just kicking back with family and friends. Aflac has a policy to protect what you love.

But sometimes the unexpected happens, and accidents and illnesses can eat into your savings. That's where Aflac comes in. Aflac helps with expenses health insurance may not cover. We pay cash directly to you, and you choose how to spend the money. In addition to the Accident, Cancer, Hospital, and Critical Care Policies.

Luckily, you work for a company that values its employees and offers policies to help protect your lifestyle from the unexpected.

**Accident-24hr Coverage**

This is the policy you see on TV. It covers injuries 24 hours a day and gives you funds that assist with out-of-pocket costs of getting better. Active individuals and families love this one -especially those with children in sports.

**Cancer Assurance**

These policies pay thousands of dollars for the big events in our lives – cancer, heart attacks, strokes, etc. It is during illnesses like these that Americans collect the most debt.

**Hospital Choice**

Pays \$500,\$1000, \$1500, or \$2000 the first day a covered person is in the hospital. There are many other medical benefits included.

**Please respond to your Aflac Consultant to complete your changes/elections. If you are an existing policyholder, Aflac is here to help with claims.**

Mary Merkle (claims assistance)  
219-308-1710  
[mary\\_merkle@us.aflac.com](mailto:mary_merkle@us.aflac.com)

Chris Fischer (supervisor/enrollments)  
219-309-7762  
[C\\_fischer@us.aflac.com](mailto:C_fischer@us.aflac.com)

**For Newly Hired Employees:**

- I am interested in enrolling and would like the Aflac representative to contact me to enroll.
- I am not interested in being contacted by Aflac.

Employee Name: \_\_\_\_\_

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_