



Tusculum College provides access to voluntary benefits through AFLAC®, American Family Life Assurance Company (Tusculum College does not sponsor or endorse AFLAC® products). You can purchase products for you and your family's protection and take advantage of the convenient way to pay through a voluntary payroll deduction. The benefits are supplemental to the group insurance coverage and the premiums are paid 100% by the employee, and the benefits are paid directly to the employee.

Some of the voluntary coverages available are:

- Specified Event - (Critical Care) - **#1 Cause of Death in U.S.**
  - Pays a First Occurrence Benefit, Re-Occurrence Benefit, Angioplasty, Stent, Hospital Confinement, Intensive Care Confinement, Organ Transplant, Ambulance, Transportation and Lodging, Continuing Care after release from hospital. Specified Events include: Heart Attack, Stroke, Bypass Surgery, Coma, Paralysis, Sudden Cardiac Arrest, Major Organ Transplant, End-State Renal Failure, Major Third-Degree Burns, Persistent Vegetative State
- Cancer - **#2 Cause of Death in U.S.**
  - Pays a First Occurrence Benefit, as well as Hospital Confinement, Chemo, Radiation, Surgery, Anti-nausea Medication, Travel & Lodging, Ambulance, Wellness Benefit, Mammogram Benefit, Medical Imaging, Consultation & Evaluation, Stem Cell Transplantation, Bone Marrow Transplantation, Blood & Plasma, Skin Cancer, Extended Care, Home Health Care, Hospice, Private Nurse, Prosthesis, Reconstruction Surgery, Egg Harvesting and Storage. Pays 31 other diseases in addition to cancer.
- Accident - **#3 Cause of Death** - 24/7 Coverage (Guarantee Issue)
- Disability - Income Protection (Guarantee issue)

Please see the AFLAC® representative for current pricing information.

Meetings on campus will be scheduled with our AFLAC® representative for those interested in enrolling. Dates and times will be announced at a later date. In order to change, terminate, or enroll in the AFLAC® coverages, you will need to set up an appointment with the AFLAC® representative, if you are not able to attend a meeting on campus. The contact information is listed below.

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**NO DEDUCTIBLES – NO NETWORK RESTRICTIONS – NO CO-PAYS  
ALL BENEFITS PAID DIRECTLY TO POLICYHOLDER – COVERAGE IS PORTABLE.**