

# Aflac for CWA Local 1038 Full Members

CWA Local 1038 is now making the following Aflac Insurance Policies available to its Full Members:

## Now Available

1

### SHORT TERM DISABILITY

- Guaranteed Issue regardless of pre-existing conditions -- first year **ONLY**
- Pays in addition to State Disability
- Maternity Leave is Covered

2

### CRITICAL ILLNESS - With Cancer Coverage

- Guaranteed Issue regardless of pre-existing conditions -- first year **ONLY**
- Cover Spouse and Dependents
- \$50 Health Screening Benefits



For more information about policy benefits, limitations, and exclusions, please call your Aflac insurance agent/producer, **Julian Spyer, at 856-236-6425 - email [julian\\_spyer@us.aflac.com](mailto:julian_spyer@us.aflac.com) or Claire Spyer, at 856-366-0538**

This is a brief product overview only. Policies may not be available in all states. Benefits are determined by state and plan level selected.

#### **Aflac for CWA Local 1038 for Full Members**

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays you cash benefits, unless assigned, to use as you see fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.
- Aflac processes claims quickly—usually within four days.<sup>1</sup>
- Thanks to the Aflac Duck, nine out of ten people in the United States know the Aflac name.<sup>2</sup>



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