

## **Old Aflac (2011-2022) New (2022-2023) Group Aflac University of Houston**

There are several major changes and some minor changes to Aflac at the University of Houston System. There are no more health questions to qualify for coverage is a significant difference. Previous coverage required health questions on cancer, Specified event and even Hospital, no more questions.

The new accident policy is reduced in price by nearly \$10 per month, while benefits are slightly changed, the new policy is almost the same, just much more affordable. Everyone with an “old” accident policy should review the new accident coverage and compare the pricing.

The biggest change, Aflac combined the old cancer and Specified Event or critical illness into one policy, not two. The New Critical Illness group plan now combines Cancer, heart attack, stroke and other critical care events, into one lump sum payment. The employee chooses a lump sum payment (\$5000 to \$50,000) which pays upon the diagnosis of any listed event. You may cover your spouse equally to the amount you choose with no health questions. The new plan covers children free on the traditional critical events also, as well as cancer, including childhood rider events listed. Uniquely, the wait time between claims is only 180 days not the typical One year. There is no lifetime maximum paid, and adults will each get a \$100.00 wellness. If you decide to keep an “old” cancer plan, you may still get the new plan, but will be limited to a \$10,000 lump sum maximum. We caution employees to please consult with an Aflac representative before canceling an old cancer plan, as you may have building benefits you need to be made aware of prior to making that decision.

The new hospital plan benefits are parred down significantly from the old hospital coverage, Although the new plan reduces benefits, the price has been reduced by more than 60% in cost on average. The new plan still offers a \$1000 per year confinement benefit, and daily confinement benefits, there are no more surgical, doctor visits benefits.

Aflac has reduced prices while maintaining the most frequently used benefits. More importantly, all the employees who previously could not qualify for coverage for health reasons, has been removed, this assists many UHS employees qualify, who previously tried to enroll but could not qualify.