

# Aflac for Northern Kentucky University Employees

Your enrollment is almost here — giving you the chance to choose the products and services that best meet your financial needs.

Health insurance pays doctors and hospitals. Aflac helps pay the bills health insurance doesn't cover.

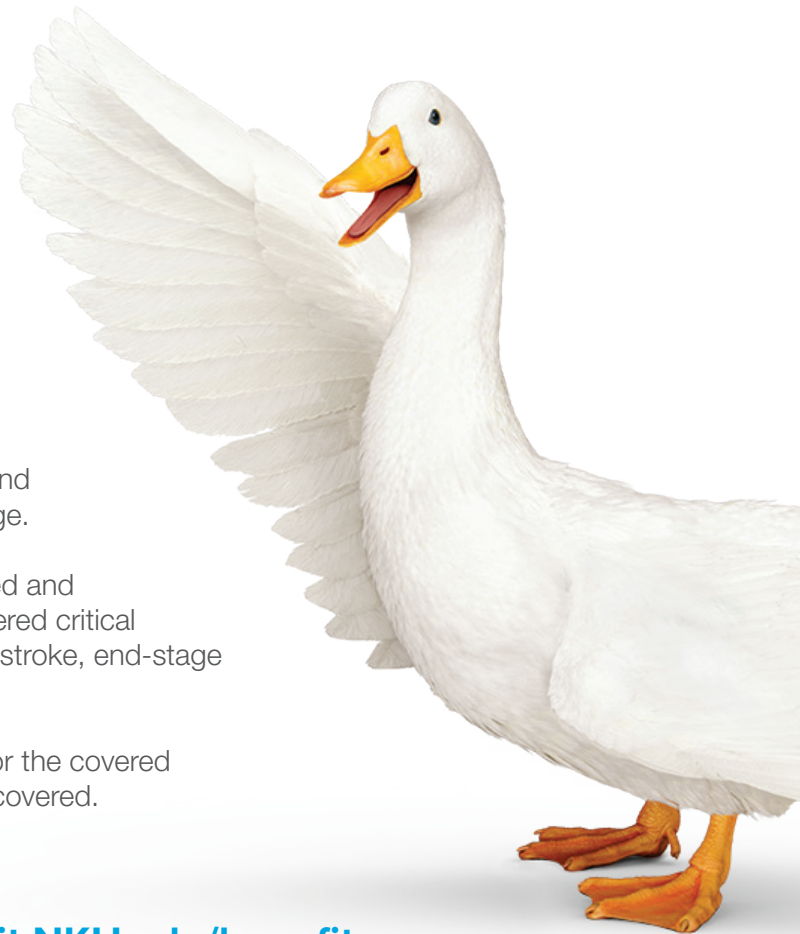
**The following insurance plans are available during your enrollment, October 9, 2023 - January 1, 2024:**

**Group Accident Insurance** helps pay costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan provides non-occupational coverage.

**Group Critical Illness Insurance** helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant.

This plan also includes a \$50 Health Screening Benefit for the covered employee and spouse only; dependent children are not covered.

**For more information or to enroll, visit [NKU.edu/benefits](https://www.nku.edu/benefits) or call 1-855-578-9942.**



This is a brief product overview only. The plans have limitations and exclusions that may affect benefits payable. Refer to the plans for complete details, limitations, and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

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