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As a member of the NDEMSA you have access to AFLAC products with a 40% to 60% savings in premiums.

Protecting your most important assets is an important step in creating a solid personal financial plan. In many cases the difference from bankruptcy or maintaining your current life style is having the right supplemental insurance policies.

**AFLAC** IS AN EXTRA MEASURE OF FINANCIAL PROTECTION. When you’re sick or hurt, **Aflac** pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

**Every day we are at risk for a number of accidents.**

*(Policyholder falls off ladder. Ambulance ride to ER. Physician visit, X-ray dislocated hip and a broken wrist. AFLAC benefits to you $6,130.00).*

You could be involved in a car accident, or simply fall and break your arm or cut your finger needing stitches, or lifting incorrectly injuring your back which takes you to a chiropractor or eating and breaking a tooth requiring a crown. *Initial visit $120.00*

Regardless of the severity, injuries cost money. Hospital bills can add up quickly, and your insurance almost always charges out-of-pocket costs like deductibles, copayments and more.

You shouldn’t have to empty your savings account paying for medical bills.

Accident Insurance can provide cash benefits to help with out-of-pocket expenses that may not be covered by your major medical insurance.

**No one expects to get cancer.**

*(Policyholder diagnosed with Leukemia and undergoes treatment. AFLAC benefits to you $23,575).*

The reality is that you may be at risk even if you don’t have a family history of cancer.

Recovering from cancer can be physically, emotionally and financially difficult.

Aflac Cancer Insurance can help with out-of-pocket medical expenses that may not be covered by major medical. Your benefits are paid directly to you, so you can choose whether to use them for medical costs or your basic living expenses.

**Every 40 seconds, someone in America has a heart Attack.**

Are you prepared to pay the out-of-pocket costs for that care?

*(Policyholder suffers a heart attack, has surgery to implant a stent, receives physical therapy. Several months later policyholder has heart valve surgery. AFLAC benefits to you $23,900).*

Having an AFLAC Critical Illness policy means that you will have added financial resources to help with expenses incurred, ongoing living expenses or any purpose you choose.

You can be insurance poor if you are not careful. That is something I can assist you with. Determining your needs and to make sure you do not have any duplications of policies or coverages. Making sure that you have the best coverage for your premium and needs.

You can start with making sure you have at a minimum these 5 insurance policies with supplemental policies (Accident, Cancer and Critical Care):

1. **Disability Insurance**

The prospect of disability is so frightening that some people simply choose to ignore it. While we all hope that "nothing will happen,” relying on hope to protect your future earning power is simply not a good idea. Instead, choose a [disability policy](http://www.investopedia.com/terms/d/diinsurance.asp) that provides enough coverage to enable you to continue your current lifestyle, even if you can no longer continue working. **Available through AFLAC as a member of the NDEMSA.**

1. **Life Insurance**  
   [Life insurance](http://www.investopedia.com/terms/l/lifeinsurance.asp) protects the people that are financially [dependent](http://www.investopedia.com/terms/d/dependent.asp) on you. If your parents, spouse, children or other loved ones would face financial hardship if you died, life insurance should be high on your list of required insurance policies. Think about how much you earn each year (and the number of years you plan to remain employed), and purchase a policy that will replace that income in the event of your untimely demise. Factor in the cost of burial too, as the unexpected cost is a burden for many families. **Available through AFLAC as a member of the NDEMSA.**
2. **Health Insurance**The soaring cost of medical care is reason enough to make [health insurance](http://www.investopedia.com/terms/h/healthinsurance.asp#axzz1ZjEj3wPy) a necessity. Even a simple visit to the family doctor can result in a hefty bill. More serious injuries, that result in a hospital stay, can generate a bill that tops the price of a one-week stay at a luxury resort. Injuries that require surgery can quickly rack up five-figure costs. Although the cost of health insurance is a financial burden for just about everyone, the potential cost of not having coverage is much higher. The out of pocket expenses can send you in a spiral down word and potentially into bankruptcy. *Supplement policies on Accident, Cancer and Critical Care can help stabilize your finances by covering the out of pocket expenses that your health insurance doesn’t cover.* **Available through AFLAC as a member of the NDEMSA**
3. **Homeowners Insurance (not available through AFLAC)**Replacing your home is an expensive proposition. Having the right [homeowners insurance](http://www.investopedia.com/terms/h/homeowners-insurance.asp#axzz1ZjEj3wPy) can make the process less difficult.
4. **Automobile Insurance (not available through AFLAC)**

Some level of [automobile insurance](http://www.investopedia.com/terms/a/auto-insurance.asp#axzz1ZjEj3wPy) is required by law in most places. Even if you are not required to have it, and you are driving an old [clunker](http://www.investopedia.com/terms/c/clunker.asp) that has been paid off for years, automobile insurance is something you shouldn't skip.

**Aflac** is a leading supplemental insurance brand, providing financial protection in the event of a serious accident or illness. Aflac provides supplemental insurance for individuals and groups to help pay benefits major medical doesn't cover.