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## There when you need us the most.

### Dear CHKD staff,

As concern for COVID-19 continues to grow, I'm reaching out to assure you Aflac is here to help valued clients like you. First off, I want to thank each and every one of you for the jobs that you are doing while being on the front lines of it all making sure that your patients are well taken care for any need they may have.

The situation is evolving rapidly and you may have questions about your Aflac benefits as it relates to this pandemic. If you have any questions whatsoever please feel free to contact me at any time, you will find my contact information below.

I want to take this opportunity to let all existing and new employees know that now may be a time to look at your coverage options and consider enrolling in short term disability or our hospital policy. This is simply myself making sure that you have the coverage that you may need in the event of something happening.

**Short-Term Disability Policy:** Our disability policy will cover the COVID-19 virus if there is a positive diagnosis and you are placed out of work. There is a 30-day waiting period for an illness. The diagnosis must come after the 30-day waiting period from the coverage start date. Disability covers your income in the event if you have an off the job injury or any illness that can put you out for an extended period of time. An illness can be claimed on and off the job.

**Hospital Policy:** Our hospital policy will pay you benefits for hospital stays, ER visits, copays, imaging, ambulance rides, surgical benefits, and daily hospital and intensive care stays depending on coverage selection.

I wanted to send this letter out to everyone so we may be proactive and making sure that you have the coverage necessary to fit your needs. Since I may not be able to get down to the hospital and the offsite locations any time soon I am available by telephone and email to answer any questions you may have. I also have the ability to enroll anyone by telephone if anyone needs to get enrolled.

**New Employees:** Please keep in mind that new hires are eligible for all Aflac benefits and existing employees are only eligible for short term disability.

Again, I want to thank everyone for the fine jobs you are doing and it is because of people like you we will all get through this.

Respectfully,

Alex Brown

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