Benefits Solutions For Success

Your business and employees deserve the best. That's why VISC has selected Aflac to offer a variety of benefits solutions – and more – as part of an enhanced employee benefits experience.

Aflac dental and vision coverage



Aflac Dental Insurance

Provides in-network and out-of-network benefits for exams, cleanings, X-rays, fillings, crowns and more.



Aflac Vision Insurance

Helps with in-network and out-of-network costs for eye exams and vision-correction materials.

Aflac supplemental coverage

Aflac group and individual insurance plans provide a mix of options to help control costs, attract and retain employees, and help keep them happy, healthy and feeling protected.



Accident insurance

Reduces the financial impact of a covered accident by providing cash benefits.



Hospital indemnity insurance

Helps ease the financial burden of covered hospital stays due to an accident or illness by providing cash benefits.



Short-term disability insurance

Provides a source of income in the event of a disability due to a covered accident or illness.



Critical illness insurance*

Assists with the costs of treatment in the event of a covered critical illness such as a heart attack, stroke or paralysis. *Treatment based and lump sum.



Cancer insurance

Helps with the costs of cancer treatment in the event of a covered cancer diagnosis.



Life insurance

Can help families through the tough times following a loss of life with funds to help pay the bills.

Add more with value-added services

Choose from our broad array of services designed to help your employees with the everyday challenges of stress, work/life balance, and financial and legal well-being – at little to no cost.



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This is a brief product overview only. The plan(s) has limitations and exclusions that may affect benefits payable. Refer to the plan(s) for complete details, limitations, and exclusions. Affac's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and Aflac and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. Aflac makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Services, Terms and conditions are subject to change and may be withdrawn at any time. The value-added services may not be available in all states, and benefits/services may vary by state. Aflac includes Aflac and/or Continental American Insurance Company.

Accident: In Idaho, policies A35100ID-A35200ID, & A35B24ID; or policies A36100ID—A36400ID, & A3630FID. In Oklahoma, Policies A35100OK-A35200OK & A35B24OK; or policies A36100VA—A36400VA, & A3630FOX. In Virginia, Policies A35100VA-A35400VA, A35B24VA & A35B0FVA; or policies A36100VA—A36400VA, & A3630FVA. Short-Term Disability: In Idaho, policies A57600IDR. In Oklahoma, policies A57600OK & A57600IDR. In Virginia, policies A57600OK & A57600IDR. In Virginia, policies A57600UR & A57600IDR. In Virginia, policies A76100OK, B70100POK; B70200OK; B70300OK, B70300OK, B7010EPOK; B7020EPOK. In Virginia, policies A75100VA—A75300VA. Hospital: In Idaho, policies B40100ID & B40100I

Aflac dental and vision insurance coverage from the 2020 pilot launch is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac dental and vision products may not be available in all states. National Guardian Life Insurance Company I Madison, WI.

For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.

AGC1805100R2 EXP (1/22)