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AFLAC OFFERS ‘FINANCIAL SAFETY NET’

Brower hopes to help locals fill insurance gaps

ATCHISON, Kan. (Feb. 3) — When economic times are tough, most individuals and businesses are forced to cut down expenses. But according to Patrick Brower, insurance isn’t something people can afford to cut. In fact, it is even more important during these times.

“In these challenging economic times, most of us cannot afford to be without a paycheck,” said Brower, who recently opened an Aflac agency in Atchison. “Aflac offers a financial buffer when accidents and health situations arise so that our clients can focus on the matter at hand without the extra stress of worrying about short-term money.”

Brower started selling Aflac in September of 2008 and is located at 1101 ½ Parallel in Atchison. He can be reached by calling 314-952-5802. During his time as a Benedictine College student, Brower said he fell in love with the area, and there appears to be a market here for the services Aflac provides.

Aflac offers supplemental insurance policies such as a cancer policy, accident, hospital, dental, vision and other policies. These policies allow individuals to customize their coverage.

“Aflac doesn’t replace health insurance,” Brower said. “Its policies supplement health insurance policies to improve one’s ability to afford setbacks and fill the financial gaps missing in the traditional health care insurance policies.”

While most businesses in the area offer health insurance plans, Brower expects to reach out to those businesses to fill the supplemental insurance void. Businesses would be able to offer Aflac to their employees at no cost to the business. Individual policy-holders could then pick which supplemental policies fit their needs.

And one of the biggest benefits is cash.

“Supplemental policies pay you the cash, not the hospitals and doctors, so that you can cover expenses such as bills, lost wages, and the like,” Brower said.

In addition to building relationships with area businesses, Brower said he hopes to educate people in the area, many of whom are unfamiliar with the benefits of supplemental insurance. In an age when insurance is often expensive and time-consuming when filing a claim, Brower said he can do his part raise the quality of life in Atchison by offering some alternatives.

“It is unique, affordable, and practical, especially in these economic times when families need an extra financial safety net,” he said. “Most people have a month or less as a financial reserve to buffer them for extraordinary expenses. These policies can provide the extra funds for unexpected health care expenses without dipping into one’s savings accounts.”

The mission of the Atchison Area Chamber of Commerce is to focus on the quality of life, attraction, growth and retention of jobs and businesses in Atchison County. Established in 1919, the Chamber continues to be the leading business organization of the community. With the support of over 400 member investors, the Chamber delivers programs and services that make our community a better place to live, work, raise a family and visit.

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For more information about Atchison area businesses, Atchison attractions or the Chamber’s work, or to schedule an interview or photo opportunity, please call Jacque Pregont at 913-367-2427 or 800-234-1854, or e-mail Jacque at president@atchisonkansas.net.