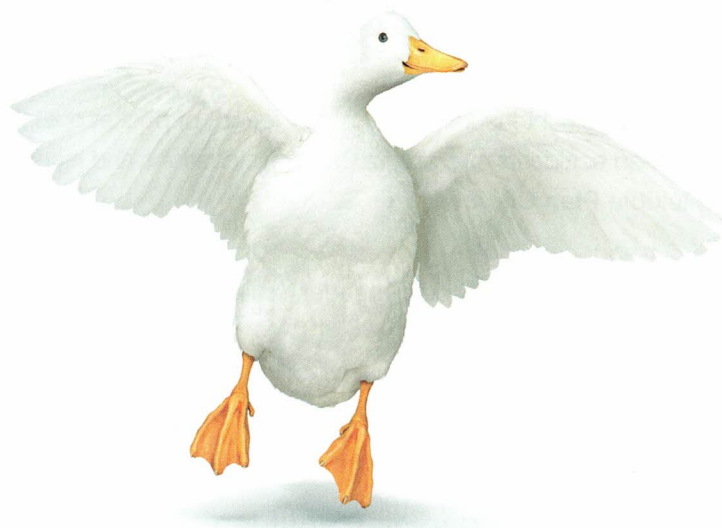


Aflac Group Insurance Products

Critical Illness

Accident

Hospital Indemnity



Aflac Group Critical Illness Insurance

Aflac's Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness.

Guaranteed-issue:

- **Member:** \$30,000
- **Spouse:** \$15,000

Benefits Include:

- Lump-sum benefits for 7 health events: Cancer, Heart Attack, Stroke, Major Organ Transplant, Kidney Failure, Bone Marrow Transplant, Sudden Cardiac Arrest, Coma, Severe Burn, Paralysis, Loss of Sight/Speech/Hearing
- Non-invasive Cancer (pays at 25%)
- Coronary Artery Bypass Surgery (pays at 25%)
- Skin Cancer Benefit
- Health Screening Benefit \$50 per covered test once per calendar year (payable for insured member and spouse; not payable for dependent children)
- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit

- Heart Event Rider
- Specified Diseases Rider: Addison's Disease / Cerebrospinal Meningitis / Diphtheria Huntington's Chorea / Legionnaire's Disease / Malaria / Muscular Dystrophy / Myasthenia Gravis / Necrotizing Fasciitis / Osteomyelitis / Poliomyelitis (Polio) / Rabies / Sickle Cell Anemia / Systemic Lupus / Systemic Sclerosis (Scleroderma) / Tetanus / Tuberculosis
- Childhood Conditions Rider: Cystic Fibrosis / Cerebral Palsy / Cleft Lip or Cleft Palate / Down Syndrome / Phenylalanine Hydroxylase Deficiency Disease (PKU) / Spina Bifida / Type 1 Diabetes / Autism Spectrum Disorder (ASD)

Aflac Group Accident Insurance

Group Accident Insurance helps pay for out of pocket costs that arise from covered accidents such as fractures, dislocations and lacerations.

Flexible Plan Choices:

- 24-hour coverage
- Member, spouse, and dependent children coverage options

Guaranteed-issue:

Coverage is guaranteed-issue, which means you may qualify for coverage without answering health questions.

More Than 50 Benefits Including:

- Hospital Admission / \$1000
- Hospital Confinement / \$200 per day up to 365 days
- Ambulance \$200 / Air Ambulance \$1,000
- Emergency Room Treatment / \$200
- Hospital Intensive Care / \$400 per day for up to 30 days

\$50 Wellness Benefit (per 12-month period)

After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable (for each covered person) for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.



Accidental Death Benefit

Member: \$50,000

Spouse: \$25,000

Children: \$5,000

Fractures

Hip/Thigh \$4,000

Vertebrae (except processes) \$3,600

Pelvis \$3,200

Skull (depressed) \$3,000

Skull (simple) \$1,400

Leg \$2,400

Forearm/Hand/Wrist \$2,000

Shoulder Blade/Collar Bone \$1,600

Lower Jaw (mandible) \$1,600

Upper Arm/Upper Jaw \$1,400

Facial Bones (except teeth) \$1,200

Vertebral Processes \$800

Coccyx/Rib/Finger/Toe \$320

Dislocations

Hip \$3,000

Knee (not kneecap) \$1,950

Shoulder \$1,500

Foot/Ankle \$1,200

Hand \$1,050

Lower Jaw \$900

Wrist \$750

Elbow \$600

Finger/Toe \$240

Also: Benefits for Burns and Lacerations

Aflac Group Hospital Indemnity Insurance

Aflac's group Hospital Indemnity Insurance plans are designed to provide an insured with cash benefits to help with the following:

- Hospital Confinement Benefit (\$150 per day, up to 31 days per covered sickness/accident)
- Hospital Admission Benefit (\$1,000 per covered sickness/accident per calendar year)
- Hospital Intensive Care Benefit (\$150 per day, up to 10 days per covered sickness/accident)
- Intermediate Intensive Care Step-Down Unit (\$75 per day, up to 10 days per covered sickness/accident)
- Everyday living expenses, like your rent or mortgage, utility bills, groceries, and more
- It even provides coverage for newborn children for 60 days from the date of birth

For details and instructions on how to enroll in group Critical Illness, Hospital Indemnity or Accident plans, go to www.afgeaflac.com.

For more information about the plan benefits, limitations, and exclusions, please contact your Aflac insurance agent/producer for details.

The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans.

CRITICAL ILLNESS LIMITATIONS AND EXCLUSIONS

Cancer Diagnosis Limitation Benefits are payable for cancer and/or non-invasive cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

EXCLUSIONS

We will not pay for loss due to:

- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured;
- Suicide – committing or attempting to commit suicide, while sane or insane;
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job;
- Participation in Aggressive Conflict:
 - War (declared or undeclared) or military conflicts;
 - Insurrection or riot
 - Civil commotion or civil state of belligerence
- Illegal Substance Abuse:
 - Abuse of legally-obtained prescription medication
 - Illegal use of non-prescription drugs

Diagnosis, treatment, testing, and confinement must be in the United States or its territories.

All benefits under the plan, including benefits for diagnoses, treatment, confinement and covered tests, are payable only while coverage is in force.

ACCIDENT LIMITATIONS AND EXCLUSIONS

We will not pay benefits for injury, total disability, or death contributed to, caused by, or resulting from:

- War – participating in war or any act of war, declared or not; participating in the armed forces of, or contracting with, any country or international authority. We will return the prorated premium for any period not covered by this certificate when you are in such service.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Sickness – having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Self-Inflicted Injuries – injuring or attempting to injure yourself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a doctor. Legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred.
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
- Sports – participating in any organized sport—professional or semiprofessional.
- Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.

HOSPITAL INDEMNITY LIMITATIONS AND EXCLUSIONS EXCLUSIONS

We will not pay for loss due to:

- War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.
- Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
- Sports – participating in any organized sport in a professional or semi-professional capacity.
- Custodial Care – this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications.
- Services performed by a family member.
- Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
 - In Washington D.C. and Washington: Services related to sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
- Elective Abortion – an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.
- Dental Services or Treatment.
- Cosmetic Surgery, except when due to:
 - Reconstructive surgery, when the service is related to or follows surgery resulting from a Covered Accidental Injury or a Covered Sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child.
 - Congenital defects in newborns.

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.

Continental American Insurance Company • Columbia, South Carolina