

CANCER CARE

In the fight against cancer, your employees have an ally.

When an employee receives a cancer diagnosis, it can be not only emotionally devastating, but financially overwhelming as well. That's why Aflac developed **Cancer Care insurance**, a simple way to help protect your employees' financial health when the unthinkable happens.



Aflac lets your employees focus on their recovery, not unforeseen expenses.

Cancer is one of the five most costly medical conditions.¹ And, major medical insurance usually doesn't cover all of the expenses that can come with it. In fact, one in eight patients with advanced cancer turned down the recommended treatment because of the cost.² But **Aflac Cancer Care** gives your employees extra cash to help deal with the unexpected expenses associated with cancer — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac³
- **Cash benefits** paid to directly to your employees⁴ to use as they see fit
- **Guaranteed renewable** as long as the premium is paid
- **Cash wellness benefit** they can use even for routine, preventative care

FACT NO. 1

In the U.S., men have slightly less than a

1 IN 2

lifetime risk of developing cancer.⁵

FACT NO. 2

In the U.S., women have slightly more than a

1 IN 3

lifetime risk of developing cancer.⁵

We're here with standout protection throughout their treatment.

Aflac Cancer Care pays your employees a cash benefit⁴ upon initial diagnosis of a covered cancer, with other benefits payable throughout cancer treatment. They can use these for any out-of-pocket medical expenses they may have, including daily life expenses, such as rent, mortgage, groceries or bills — it's their choice.

This information refers to benefit ranges for Policy Series A78000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Cancer Care benefits ⁶	
Benefit	Cancer Care: Preferred – Premier levels (Policies A78100–78400). Benefit depends on level of coverage purchased.
Cancer Wellness Benefit	\$25–\$100 per year, per covered person
Initial Diagnosis Benefit	Insured/Spouse: \$500–\$6,000; Dependent Child: \$1,000–\$12,000; payable once per covered person
Injected Chemotherapy Benefit	\$300–\$900 per week; no lifetime max
Non-hormonal Oral Chemotherapy Benefit	\$135–\$400 per prescription, per month from \$405–\$1,200 max per month for Oral/Topical Benefit Up to 3 different meds per calendar month
Radiation Therapy Benefit	\$175–\$500 per week; no lifetime max
Anti-nausea Benefit	\$50–\$150 per month; no lifetime max
Surgical/Anesthesia Benefit	\$50–\$5,000 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125–\$6,250; no lifetime max on number of operations
Skin Cancer Surgery Benefit	\$20–\$600; no lifetime max on number of operations
Hospital Confinement Benefit: • Hospitalization for 30 days or less • Hospitalization for Days 31+	• Insured/Spouse: \$100–\$300 per day; Dependent Child: \$125–\$375 per day; no lifetime max • Insured/Spouse: \$200–\$600 per day; Dependent Child: \$250–\$750 per day; no lifetime max
Outpatient Hospital Surgical Room Charge Benefit	\$100–\$300; no lifetime max on number of operations

¹"Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System." Report from the Kaiser Family Foundation/American Cancer Society, 2/2009. Accessed 8/5/2015.

²Kaiser Foundation study cited in "Cancer Patients: Going Broke to Stay Alive," 2015, AgingCare.com (<http://www.agingcare.com/Articles/why-cancer-patients-cannot-afford-treatment-139136.htm>)

³One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

⁴Unless otherwise assigned.

⁵Cancer Facts and Figures 2015, American Cancer Society.

⁶This is a brief product overview only. Benefit amounts shown are ranges for coverage levels 1–4. Benefit payout varies according to level of coverage selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A78100AR through A78400AR. In Idaho, Policies A78100ID through A78400ID. In New York, Policies, NY78100 through NY 78400. In Oklahoma, Policies A78100OK through A78400OK. In Oregon, A78100OR through A78400OR. In Pennsylvania, Policies A78100PA through A78400PA. In Texas, Policies A78100TX through A78400TX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999



SHORT-TERM DISABILITY

Financial protection that works. Even when they can't.

An illness or injury that keeps your employees from working not only can hurt productivity, but do a job on your employees' finances as well. They may be out of commission, but their bills keep coming. That's where you can help. When you make **Aflac Short-Term Disability** insurance available to your employees, you're helping to provide them with a source of income while they pay attention to getting better.



Offer peace of mind for the worst times — at no direct cost to your business.

Now, taking time off won't take such a toll on your employees' ability to support themselves and their families. With **Aflac Short-Term Disability**, they receive a cash benefit for every day they're disabled.¹ Best of all, it's just another way that you can help protect your employees — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days²
- **Cash benefits** paid directly to your employees to use as they see fit³
- **Portable** — Employees can take the plan with them wherever they go

FACT NO. 1

1^{IN} 3

Americans entering the workforce today will become disabled.⁴

FACT NO. 2

NEARLY 90%

of disabilities are not work related.⁴

A convenient plan to help your employees cover short-term expenses.

Aflac Short-Term Disability helps protect your employees' income in the event of injury or illness. It provides coverage options that allow employees to choose the plan that's right for them, based on their financial requirements and income.

This information refers to benefit ranges for Policy Series A57600 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Short-Term Disability benefits ⁵				
Benefit	Description			
Guaranteed-Issue Options	<ul style="list-style-type: none">Monthly benefit amounts up to \$4,000 (subject to income requirements)Benefit periods: 3 or 6 months			
Total Disability Benefit Periods	3 & 6 months			
Elimination Periods	Injury/Sickness <ul style="list-style-type: none">0/7 days7/7 days0/14 days14/14 days			
Minimum Income and Hours Requirement	<ul style="list-style-type: none">Minimum annual income requirement: \$9,000Minimum weekly hours requirement: 19 hours			
Monthly Benefit Amounts	\$500-\$6,000 (subject to income requirements)			
Partial Disability Benefit Period	3 months			
Waiver of Premium Benefit	<ul style="list-style-type: none">Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as the insured is disabled, up to the applicable benefit period shown in the policy schedule.Not available with a three-month total disability period.			
Portable	Policyholders can take coverage with them if they change jobs or retire.			
Total and Partial Disability Benefits	Pays for either a total or partial disability. Even if the insured is able to work, partial disability benefits may be available to compensate for lost income.			
Guaranteed Renewable	Guaranteed renewable to age 75.			
Available Riders				
<ul style="list-style-type: none">	<ul style="list-style-type: none">Additional Units of Disability Benefit	<ul style="list-style-type: none">Aflac Plus	<ul style="list-style-type: none">	

¹Benefit subject to benefit period and elimination period.

²Aflac processes most claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, July 2015.

³Unless otherwise assigned.

⁴2014 Disability Insurance Awareness Month, Facts from LIMRA (http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/2014-DI-Fact-Sheet.pdf) Accessed 4/26/16.

⁵This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A57600AR and A57600LBAR. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK and A57600LBOK. In Oregon, Policies A57600OR and A57600LBOR. In Pennsylvania, Policies A57600PA and A57600LBPA. In Texas, Policies A57600TX and A57600LBTX. In Virginia, Policies A57600VA and A57600LBVA.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999

ACCIDENT ADVANTAGE

Accidents happen. Help make sure your employees are prepared.

Peace of mind doesn't happen by accident. It occurs when your **employees have a plan that helps protect them in the event of the unexpected** — such as a fall on the front steps or when a child gets hurt at soccer. But when an injury does occur, you can help them stay in control of the costs with Aflac Accident Advantage.



Now they can focus on recovery instead of bills—at no direct cost to your business.

Even if your employees have medical insurance, they may still have **out-of-pocket expenses** such as deductibles, co-pays and other costs. Aflac Accident Advantage pays cash benefits directly to them¹ that they can use for any expense, from groceries to bills. Best of all, it comes from Aflac, a name families have trusted for more than 60 years.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**™, only from Aflac²
- **Cash benefits** paid directly to your employees to use as they see fit
- **Portable** – Employees can take the plan with them wherever they go
- **A wellness benefit** they can use for routine, preventative care

FACT NO. 1

ABOUT **1** OUT OF **8**

people seek medical attention for an injury.³

FACT NO. 2

\$5,500

the average medical expenses for an accidental injury.³

Being prepared for whatever life brings is no accident.

The financial fallout from accidents is often surprising. Aflac Accident Advantage can help your employees pay for the unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A36000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Accident Advantage benefits ⁴	
BENEFIT	ACCIDENT ADVANTAGE (24-HOUR) OPTIONS 1-4
Accident Treatment	<ul style="list-style-type: none"> • \$130-\$200 ER w/ X-ray • \$80-\$150 Office w/ X-ray • \$100-\$170 ER no X-ray • \$50-\$120 Office no X-ray
Wellness	\$60 per calendar year, per policy
Organized Sporting Activity	Additional 25 percent of benefits payable up to \$1,000 per policy, per calendar year
Initial Accident Hospitalization	<ul style="list-style-type: none"> • \$500-\$1,500 regular hospital admission • \$750-\$2,500 ICU admission
Accident Hospital Confinement	\$150-\$300 per day, up to 365 days
ICU Confinement	\$300-\$500, up to 15 days
Ambulance	\$120-\$250 ground, \$800-\$1,875 air
Appliances	\$25-\$350
Accident Follow-up Treatment	\$25-\$40, up to six
Therapy (Physical, Speech & Occupational)	\$25-\$40, up to 10
Accident Specific Sum Injuries	\$20-\$13,000
Blood/Plasma/Platelets	\$100-\$300
Major Diagnostic/Imaging Exams (MRI, CT Scan, etc.)	\$100-\$250, one per person, per calendar year
Prothesis-New/Repair-Replacement	\$375-\$1,000/\$375-\$1,000
Rehabilitation Facility	\$75-\$200 per day
Home Modification	\$1,000-\$4,000
Accidental-Death	\$5,000-\$200,000
Accidental-Dismemberment	\$200-\$50,000
Family Support	\$20 per day, up to 30 days
Continuation of Coverage	After six months, waive up to two months
Waiver of Premium	36 months
Transportation	\$200-\$700 per trip, up to three per year (>50 miles)
Family Lodging	\$75-\$150 per night, up to 30 days (>50 miles)
Available Riders	
Additional Accidental-Death Benefit	\$7,000-\$35,000
Aflac Plus	Yes

¹ Unless otherwise assigned.

² One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received & no further validation and/or research is required. Individual Company Statistic, 2015.

³ Injury Facts, 2014 Edition, National Safety Council.

⁴ This is a brief product overview only. Benefit amounts shown are ranges for Options 1-4. Benefit payout varies according to coverage option selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations and exclusions.

In Arkansas, Policies A36100AR - A36400AR & A3630FAR. In Oklahoma, Policies A36100OK - A36400OK & A3630FOK. In Texas, Policies A36100TX - A36400TX & A3630FTX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnnton Road | Columbus, GA 31999



CRITICAL ILLNESS

Every year about 720,000 Americans have a heart attack. Of these, 515,000 are a first heart attack and 205,000 happen in people who have already had a heart attack.*

Chances are you know someone who's been diagnosed with a critical illness such as a heart attack (myocardial infarction) or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

WOULD YOU HAVE THE MONEY TO COVER THE OUT-OF-POCKET EXPENSES SUCH AS:

- Transportation to a distant medical facility.
- Specialized treatment costs.
- Living expenses like rent, mortgage, and utility bills.

IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans** are designed to provide you with cash benefits, such as the following:

- Pays a lump sum benefit for a covered critical illness: heart attack and stroke.

ENROLL TODAY

Ask your Aflac agent how group critical illness insurance can help you. Remember, we're always by your side. And you're always under our wing.



*Go AS, Mozaffarian D, Roger VL, Benjamin EJ, Berry JD, Blaha MJ, et al. Heart disease and stroke statistics—2014 update: a report from the American Heart Association. Circulation. 2014 ;128.

**This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

In Arkansas, Policy CAI2800AR or C21100AR. In New York, Policy AF2800NY. In Oklahoma, Policy CAI2800OK or C21100OK. In Oregon, CAI2800OR or C21100OR. In Pennsylvania, CAI2800PA 12-10 or C21100PA. In Texas, CAI2800TXrev or C21100TX. In Virginia, CAI2800VA or C21100VA.

Continental American Insurance Company is not aware of whether any employees receive benefits from Medicare, Medicaid, or a state variation. If any employees or dependents are subject to Medicare, Medicaid, or a state variation, any and all benefits under this plan could be assigned. This means that any such employees may not receive any of the benefits in the plan. As a result, employees should please check the coverage in all health insurance policies those employees already have or may have before such employees buy this insurance to verify the absence of any assignments or liens.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.



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. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.



HOSPITAL INDEMNITY

The average cost per inpatient day for a hospital stay is \$2,157.¹

As health care costs continue to rise, you are responsible for paying more and more out-of-pocket costs with every accident and illness. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

How will you help protect your savings when you have a covered accident or sickness?

If you are confined to the hospital, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. You could also lose pay while you're out of work. And you can be sure that the bills will keep coming. Aflac is here to help.



IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group hospital indemnity insurance plans² are designed to provide you with cash benefits to help with the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Intermediate Intensive Care Step-Down Unit
- 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 birth³

ENROLL TODAY

Learn how group hospital indemnity insurance can help you. Remember, we're always by your side. And you're always under our wing.



¹ State Health Facts, Kaiser Family Foundation, 2015. <http://www.statehealthfacts.org>.

² This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

³ Applies to newly adopted children as well. Refer to the plan for complete details.

In Arkansas, C80100AR. In Oklahoma, C80100OK. In Oregon, C80100OR. In Pennsylvania, C80100PA. In Texas, C80100TX. In Virginia, C80100VA.

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UL | Universal Life Insurance

Let's talk life.®

More than 70 million Americans know they need more life insurance.*

Universal life insurance helps take care of your loved ones' immediate and future needs if you should pass away. Immediate needs can include burial/funeral expenses, medical bills not covered by health insurance and current bills and debts. Future needs could include income replacement, education plans, ongoing family obligations, emergency funds, and retirement expenses. This plan also builds cash value.

EVERY LIFE HAS A STORY. WHAT'S YOURS?

You have a picture of the way you want your life to go. Now imagine if something happens that not only changes your picture, it changes your life story.

Universal Life insurance can help. It can help you live your story, your way – even when your health gets in the way.

IT'S YOUR STORY. HELP PROTECT IT WITH UNIVERSAL LIFE INSURANCE.

*Facts about Life 2015, LIMRA, 2015.



Plan Form GUL.205/IUL.205 is underwritten by Trustmark Insurance Company / 400 Field Drive / Lake Forest, IL 60045

In New York, Plan Form IUL.205 NY R7-09 is underwritten by Trustmark Life Insurance Company of New York / Albany / NY / Administrative Offices 400 Field Drive / Lake Forest, IL 60045

Rated A- (EXCELLENT) A.M. Best

An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

This provides a brief description of your benefits. Riders may not be available in all states. Benefits, exclusions and limitations may vary. A policy or certificate illustration will be delivered with your policy or certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled. Please consult your policy for complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.



PLUS RIDER

Pack on extra financial protection for your employees.

Like most, your employees probably have medical insurance. But, as health care costs rise, **their policies may require higher deductibles, copays and out-of-pocket maximums** than ever before. And that's not including expenses related to serious health events, such as a heart attack or Type 1 diabetes. That's where the Aflac Plus Rider comes in.



Be a hero to your employees— at no direct cost to your business.

The Aflac Plus Rider adds extra cash payouts — up to \$5,000 — to existing/eligible Aflac Accident, Hospital Advantage and Short-Term Disability plans. **It's a better way to help ensure your employees have an extra level of financial protection for what major medical doesn't cover.** Best of all, the average person pays just 72 cents a week¹ for this extra boost to their benefits.

In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days²
- **Cash benefits paid directly to your employees³** to use as they see fit
- **Multiple tiers of benefits** to protect your employees

FACT NO. 1

About every

34 SECONDS

an American suffers a heart attack.⁴

FACT NO. 2

On average, every

40 SECONDS

someone in the United States has a stroke.⁴

Help your employees get more from their benefits for as little as 72 cents a week.¹

The Aflac Plus Rider is affordable, and it's easy for your employees to add to their new or existing Aflac Accident Advantage, Accident Indemnity Advantage, Hospital Advantage or Short-Term Disability plans.⁵

This information refers to benefit ranges for Rider Series CIRIDER and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the rider. Please refer to the product rider brochure or benefit summary for a more detailed list of all the benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Plus Rider Benefits ⁶	
BENEFIT	BENEFIT DESCRIPTION
Tier One Critical Illness Event Benefit	<ul style="list-style-type: none">• \$5,000 upon a covered person's onset date of one of the eligible illnesses. See product brochure for list of covered illnesses.• This benefit is payable once per covered person, per lifetime.
Subsequent Tier One Critical Illness Benefit	<ul style="list-style-type: none">• \$2,500 upon a covered person's onset date of:• a recurrence of that same Tier One Critical Illness Event, or• an occurrence of a different Tier One Critical Illness Event• Onset date of the subsequent Tier One Critical Illness Event must be 180 days or more from the onset date of any previously paid Tier One Critical Illness Event for such covered person.• Benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.
Tier Two Critical Illness Event Benefit	<ul style="list-style-type: none">• \$1,250 upon a covered person's onset date of one of the nine eligible illnesses. See product brochure for list of covered illnesses.• Benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.
Coronary Artery Bypass Graft Surgery Benefit	<ul style="list-style-type: none">• \$1,250 when a covered person undergoes coronary artery bypass graft surgery due to coronary artery disease or acute coronary syndrome.• This benefit is payable once per covered person, per lifetime.

¹ Average weekly premium for individual coverage (ages 18-29) for the rider is \$0.72. Premiums may vary by coverage type, account state of issue, and the election of additional/optional benefits.

² Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

³ Cash benefits are paid directly to policyholder, unless otherwise assigned.

⁴ Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

⁵ Ability to add the Aflac Plus Rider to Aflac policies varies by state. Consult with your Aflac agent to learn which Aflac policies can add the Aflac Plus Rider.

⁶ This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy rider has limitations and exclusions that may affect benefits payable. Refer to the policy rider for complete details, limitations and exclusions.

In Arkansas, Riders CIRIDERAR, CIRIDERHAR. In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERH NJ. In Oregon, Riders CIRIDEROR, CIRIDERHOR. In TX, Riders CIRIDERTX, CIRIDERHTX. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Need help with healthcare?

We've got your lifeline.

Introducing Health Advocacy, Medical Bill Saver™ and Telemedicine services, now part of your Aflac plan.



We've enhanced your plan without adding cost.

Now, if you have Aflac Group Critical Illness, Group Accident or Group Hospital Indemnity plans, you also have access to three new services that make it easier to access care, reduce out-of-pocket medical expenses and navigate the healthcare system with greater ease:

- **Get answers and expert help** with Health Advocacy from Health Advocate.
- **Let advocates negotiate** your medical bills with Medical Bill Saver™, also from Health Advocate
- **Connect with health providers** via phone, app or online with MeMD.

These three services are now embedded in your group plan. Best of all, you can start using them as soon as your Aflac coverage starts.

**SERVICES
AVAILABLE AS
SOON AS YOUR
COVERAGE
STARTS**

Start using Health Advocacy and Medical Bill Saver™ from Health Advocate and Telemedicine from MeMD when your coverage begins.

Questions? Call 855-423-8585

**DID YOU
KNOW?**

You can also use Health Advocate's Health Advocacy and Medical Bill Saver™ services for your spouse, dependent children, parents and parents-in-law, while Telemedicine is available for you and your family.

HealthAdvocate™



Aflac®

Get more without spending more.



More than just peace of mind. Health Advocacy from Health Advocate



You have 24/7 access to Personal Health Advocates who start helping from the first call:

- Find doctors, dentists, specialists, hospitals and other providers
- Schedule appointments, treatments and tests
- Resolve benefits issues and coordinate benefits
- Assist with eldercare issues, Medicare and more
- Help transfer medical records, lab results and X-rays
- Work with insurance companies to obtain approvals and clarify coverage



More than just cash benefits. Medical Bill Saver™ from Health Advocate

Aflac already pays claims quickly. Now, with Medical Bill Saver™, Health Advocate professionals also help you negotiate medical bills not covered by health insurance:

- Just send in your medical and dental bills of \$400 or more
- They contact the provider to negotiate a discount
- Negotiations can lead to a reduction in out-of-pocket costs
- Once an agreement is made, the provider approves payment terms and conditions
- You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms



More than just care. Telemedicine from MeMD

You can quickly connect with board-certified, U.S. licensed health providers online for 24/7/365 access to medical care — fast:

- Create your account at www.MeMD.me/AflacEmployer PLAN CODE BZN744Y8
- When you have a health issue, log on and request a provider consultation
- You can request consultations via webcam, app or phone
- Get ePrescriptions,* referrals and more
- Use it for a range of health issues, from allergies and colds to medication refills
- \$25.00 per visit!

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