



## Aflac helps put focus on healing and protecting

Aflac's products and services are designed to help policyholders stop worrying about expenses and start getting better, and accounts to feel good about helping employees while protecting their bottom lines.

### Accident Plans

Nobody plans to be in an accident, but when it happens, medical bills can start adding up fast. Aflac's accident insurance plans help employees be prepared by providing benefits for many costs associated with accidental injury. Aflac pays benefits starting at the site of the accident through rehabilitation and includes an accidental death and dismemberment benefit as well.

#### Benefits:

- *More than 50 events that trigger benefits payments, including Fractures, Dislocations, Ambulance, and Physical Therapy, among others*
- *Medical Fees Benefit*
- *Accidental-Death Benefit*
- *Hospital Admission/Confinement Benefit*
- *Yearly wellness benefit (one per year)*
- *Guaranteed-issue coverage (which means you may qualify for coverage without having to answer health questions)*
- *Portable coverage that allows you to retain coverage at the same rate if your employment status changes (with certain stipulations)*

### Cancer Plans

In 1958, Aflac introduced its first cancer policy. The goal was to help protect individuals and their families from the damage that cancer can do both physically and financially. Aflac's Cancer plans can help with the treatment costs of cancer as well as costs not covered by major medical, such as out-of-pocket medical expenses or travel.

#### Benefits:

- *Cancer Diagnosis Benefit with medical imaging and NCI Evaluation/Consultation*
- *Cancer Treatment Benefit to include chemotherapy, radiation, immunotherapy, stem cell transplantation, bone marrow transplantation, experimental treatments, as well as surgical and reconstructive services*
- *Hospitalization Benefit*
- *Continuing Care Benefit to include Extended Care Facilities, Home Health Care, Hospice Care, Nursing Services*
- *Ambulance, Transportation, Lodging, and Other Benefits*
- *Yearly wellness benefit (one per year, per covered individual)*

### Critical Illness Plans

On average, someone in the U.S. will suffer a heart attack every 34 seconds, and about every 40 seconds, someone in the U.S. has a stroke. Recovery is tough, but it's tougher when the bills start to come in. Aflac Group Critical Illness insurance helps employees recuperate without the stress or worry over financial setbacks.

#### Benefits:

- *Lump-sum benefit for a covered critical illness such as cancer, heart attack, stroke, major organ transplant, and end-stage renal failure*
- *Benefit for a recurrence of the same illness if separated by at least 12 months or an additional occurrence of a different critical illness if separated by at least 6 months*



## Hospital Plans

Most major medical insurance is not designed to cover all hospitalization costs, and when a hospital stay is necessary, the immediate cost of care can be more than many people are prepared for. Aflac's Hospital insurance plans can help to cover those unforeseen costs and helps cover some of the high deductibles associated with many major medical plans.

### Benefits:

- *Benefits for hospital stays and expenses*
- *Benefits for hospital admission, confinement, and intensive care*

## Short-Term Disability Plans

For many employees, temporary loss of income has long-term financial consequences. Aflac's Short Term Disability policies provide benefits that allow employees to manage their bills, even during a temporary loss of income due to a disability. This also covers Maternity Leave.

### Benefits:

- *Total disability benefit*
- *Partial disability benefit paid for certain pre-existing conditions*
- *Waiver of Premium Benefit (not available on 3-month benefit period)*
- *Income replacement of up to 60% of salary (Note: Benefits for on the job injuries and sickness are paid at 40% of the monthly benefit amount the insured has chosen.)*
- *Guaranteed-issue (which means you may qualify for coverage without having to answer health questions) during initial enrollment when participation requirements are met*
- *3 month, 6 month, 12 month, 18 month and 24 month options*

## Life Plans

Life insurance. People know they should have it, but it's a difficult conversation for employees to have with their family and loved ones. If something happens, will their family have the funds to pay the immediate needs like burial/funeral expenses, uninsured medical costs and current bills and debts? What about future needs like education plans, ongoing family obligations, emergency funds, and retirement expenses for those left behind? Aflac Life insurance policies are designed to help families get through the tough times.

### Whole Life Benefits:

- *Up to \$100,000 of whole life insurance*
- *Spouse coverage up to \$50,000 (not to exceed the employee's coverage)*
- *Children covered with a whole life certification of \$10,000 or \$25,000*
- *Waiver of Premium Benefit (employee only)*
- *Accidental Death Benefit (employee and spouse only)*
- *Cash value built at a guaranteed rate of return that can be collected or borrowed against*
- *Eligibility that is easily determined with just a few medical questions*
- *Premiums will never increase for the benefit amount selected on the original plan*

### Term Life Benefits:

- *Coverage available for a specific term*
- *Qualified issue coverage amounts*
  - *Employee up to \$100,000*
  - *Spouse up to \$50,000 (not to exceed 50% of employee's coverage)*
  - *Child up to \$25,000*
- *Waiver of Premium Benefit (employee only)*
- *Accidental Death Benefit*

