

INSURING YOUR PAYCHECK WITH AFLAC

Shelia Gerstner

Employee Benefits Specialist


Insureous Health Solutions

A LITTLE ABOUT THE DUCK

- 1st and still the leader in voluntary work site insurance
- Over 357,000 employers offer Aflac
- AA Standard & Poor's rating
- Multiple listings on Fortune's 100 Best Companies to Work For
- Fast claims payment — as fast as 4 days*
- Cash benefits to use as they see fit
- No deductibles, lifetime maximums or price increases due to age
- Cash benefits even for routine, preventative care
- No network you must stay in



Why buy Aflac at your workplace?

- You get group rates, deducted from your paycheck (and these can be pre-tax)
 - Claims paid directly to the you
 - Guaranteed-renewable for life
 - Portable, with no change in coverage or cost after one month's payment on payroll deduction
 - Benefits paid regardless of any other insurance
 - Many plans include a wellness benefit
- 
- A decorative graphic consisting of several parallel white lines of varying lengths and orientations, located in the bottom right corner of the slide.

EMPLOYEE PRE-TAX SAVINGS EXAMPLE

Paycheck without pre-tax

- ▶ \$1000 Gross income
- ▶ -250 Taxes (@25%)
- ▶ \$750 Paycheck
- ▶ - 100 Aflac premiums
- ▶ **\$650 Net spendable income**

Paycheck with pre-tax

- ▶ \$1000 Gross income
- ▶ -100 Aflac premiums
- ▶ \$900 Adjusted gross income
- ▶ \$225 Taxes (@25%)
- ▶ **\$675 Net spendable income**

Simplifying Claims

There are three simple steps to make sure you get paid quickly:



USE AFLAC SMARTCLAIM*

Our system will guide you every step of the way—from filling out the right forms to filing your claim—so your claim can be processed quickly.

[Log in to Aflac SmartClaim* >](#)



UPLOAD SUPPORTING DOCUMENTS


Once you've filled out the correct forms, you can upload any other required documents electronically. Just use a scanner or take a picture with your phone.



SUBMIT BY 3:00 PM ET

Get your claim in to us before 3:00 PM ET, Monday – Friday, and we'll have it processed and paid within one business day.


WHAT I WILL DO FOR YOU

- Educate you on the benefits of all plans
 - Listen to your needs and wants to put together the best plans for you and your family
 - Make sure you don't overspend your budget
 - Help file claims (you are not just a number to us)
 - Answer any and all questions any time (you have my office and cell phone)
- 

Affordable plans that cover what families want and need


Aflac Accident Advantage
ACCIDENT-ONLY INSURANCE – OPTION 4

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.




Aflac Choice
HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



Aflac Critical Care Protection
SPECIFIED HEALTH EVENT INSURANCE – OPTION 3

We've been dedicated to helping provide peace of mind and financial security for over 60 years.



AFLAC CANCER CARE
CANCER INDEMNITY INSURANCE


CLASSIC

We've been dedicated to helping provide peace of mind and financial security for nearly 60 years.



Aflac Short-Term Disability Insurance

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.




Aflac Vision Now
VISION INSURANCE

You can never see into the future. But our vision plan helps make the path to getting there a little clearer.



Peace of Mind and Real Cash Benefits




DENTAL INSURANCE

DE^E


Aflac Life Solutions
TERM LIFE INSURANCE

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



Aflac Life Solutions
WHOLE LIFE INSURANCE

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



Aflac Accident Advantage

ACCIDENT-ONLY INSURANCE – OPTION 4

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



Being prepared for whatever life brings is no accident.

[Web link](#)

Aflac Accident Advantage benefits⁴

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
Prosthesis-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



Benefit	Accident Advantage (24-Hour) Option 1 (A36100)	Accident Advantage (24-Hour) Option 2 (A36200)	Accident Advantage (24-Hour) Option 3 (A36300) Off-the-Job Only (A3630F)	Accident Advantage (24-Hour) Option 4 (A36400)
Initial Accident Hospitalization	\$500 reg admission \$750 ICU admission	\$1,000 reg admission \$1,500 ICU admission	\$1,000 reg admission \$2,000 ICU admission	\$1,500 reg admission \$2,500 ICU admission
Daily Hospital Confinement	\$150 per day, up to 365 days	\$200 per day, up to 365 days	\$250 per day, up to 365 days	\$300 per day, up to 365 days
ICU Confinement	\$300, up to 15 days	\$400, up to 15 days	\$400, up to 15 days	\$500, up to 15 days
Accident Treatment	\$130 ER w/ X-ray \$100 ER no X-ray \$80 Office w/ X-ray \$50 Office no X-ray	\$200 ER w/ X-ray \$170 ER no X-ray \$150 Office w/ X-ray \$120 Office no X-ray	\$200 ER w/ X-ray \$170 ER no X-ray \$150 Office w/ X-ray \$120 Office no X-ray	\$200 ER w/ X-ray \$170 ER no X-ray \$150 Office w/ X-ray \$120 Office no X-ray
Ambulance	\$120 ground; \$800 air	\$150 ground; \$1,000 air	\$200 ground; \$1,500 air	\$250 ground; \$1,875 air
Blood/Plasma/Platelets	\$100	\$100	\$200	\$300
Major Diagnostic/Imaging Exams (MRI, CT Scan, etc.)	\$100, one per person, per calendar year	\$150, one per person, per calendar year	\$200, one per person, per calendar year	\$250, one per person, per calendar year
Follow-up Treatment	\$25, up to six	\$25, up to six	\$35, up to six	\$40, up to six
Therapy (Physical, Speech & Occupational)	\$25, up to 10	\$25, up to 10	\$35, up to 10	\$40, up to 10
Appliances	\$25-\$200	\$25-\$250	\$25-\$300	\$25-\$350

Prosthesis-New/Repair-Replacement	\$375/\$375	\$500/\$500	\$800/\$800	\$1,000/\$1,000
Rehabilitation Facility	\$75 per day	\$100 per day	\$150 per day	\$200 per day
Home Modification	\$1,000	\$2,000	\$3,000	\$4,000
Accident Specific Sum Injuries	\$20-\$7,500	\$25-\$10,000	\$35-\$12,500	\$40-\$13,000
Accidental-Death	\$5,000-\$80,000	\$5,000-\$100,000	\$5,000-\$150,000	\$5,000-\$200,000
Accidental-Dismemberment	\$200-\$20,000	\$250-\$25,000	\$300-\$40,000	\$300-\$50,000
Wellness	\$60 per calendar year, per policy	\$60 per calendar year, per policy	\$60 per calendar year, per policy	\$60 per calendar year, per policy
Family Support	\$20 per day	\$20 per day	\$20 per day	\$20 per day
Organized Sporting Activity	Additional 25 percent of benefits up to \$1,000 per policy, per calendar year	Additional 25 percent of benefits up to \$1,000 per policy, per calendar year	Additional 25 percent of benefits up to \$1,000 per policy, per calendar year	Additional 25 percent of benefits up to \$1,000 per policy, per calendar year
Continuation of Coverage	After six months, waive up to two months	After six months, waive up to two months	After six months, waive up to two months	After six months, waive up to two months
Waiver of Premium	36 months	36 months	36 months	36 months
Transportation	\$200 per trip, up to three per year (>50 miles)	\$400 per trip, up to three per year (>50 miles)	\$600 per trip, up to three per year (>50 miles)	\$700 per trip, up to three per year (>50 miles)
Family Lodging	\$75 per night, up to 30 days (>50 miles)	\$100 per night, up to 30 days (>50 miles)	\$125 per night, up to 30 days (>50 miles)	\$150 per night, up to 30 days (>50 miles)
Additional Accidental-Death Benefit Rider	\$7,000-\$35,000	\$7,000-\$35,000	\$7,000-\$35,000	\$7,000-\$35,000
Aflac Plus Rider	Yes	Yes	Yes	Yes

Aflac Choice

HOSPITAL CONFINEMENT
INDEMNITY INSURANCE – OPTION 1

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.

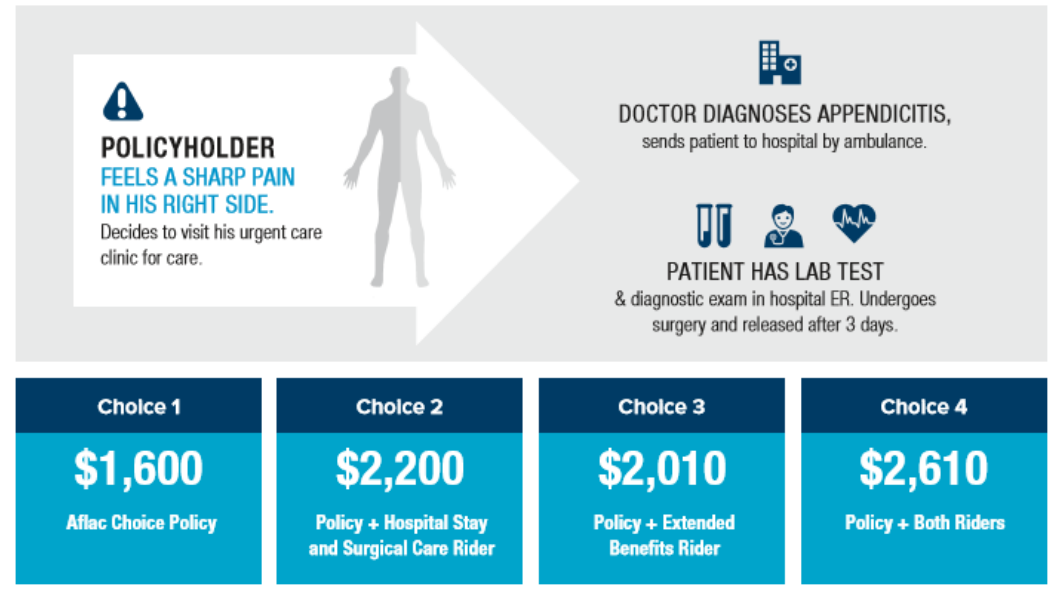


Most major medical insurance is not designed to cover all hospitalization costs. Aflac's Hospital insurance plans can help to cover those unforeseen costs.

[Web link](#)

BENEFIT	DESCRIPTION
HOSPITAL CONFINEMENT	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
REHABILITATION FACILITY	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
HOSPITAL EMERGENCY ROOM	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
HOSPITAL SHORT-STAY	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
WAIVER OF PREMIUM	Yes
OPTIONAL RIDERS	DESCRIPTION
EXTENDED BENEFITS RIDER	<p>Physician Visit Benefit: Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center.</p> <p>Individual Coverage: Limited to 3 visits per calendar year, per policy.</p> <p>Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy.</p>
	<p>Laboratory Test and X-Ray Benefit: Pays \$35; limited to 2 payments per covered person, per calendar year.</p> <p>Medical Diagnostic and Imaging Exams Benefit: Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.</p> <p>Ambulance Benefit: Pays \$200 (ground) or \$2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.</p>
HOSPITAL STAY AND SURGICAL CARE RIDER	<p>Initial Assistance Benefit: Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.</p> <p>Surgery Benefit: Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.</p> <p>Invasive Diagnostic Exams Benefit: Pays \$100 for one covered exam, per covered person, per 24-hour period.</p> <p>Hospital Intensive Care Unit Confinement Benefit: Pays \$500 per day, per covered person, for up to 30 days.</p> <p>Daily Hospital Confinement Benefit: Pays \$100 per day, per covered person, for up to 365 days.</p> <p>Second Surgical Opinion Benefit: Pays \$50 once per covered person, per calendar year.</p>

How it works



Aflac Critical Care Protection

SPECIFIED HEALTH EVENT INSURANCE – OPTION 3

We've been dedicated to helping provide peace of mind and financial security for over 60 years.



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.

Covered Specified Health Events	<p>Covered Specified Health Events:</p> <ul style="list-style-type: none">• Heart Attack• Stroke• Coronary Artery Bypass Graft Surgery (CABG)• Sudden Cardiac Arrest• Third-Degree Burns• Coma• Paralysis• Major Human Organ Transplant• End-Stage Renal Failure• Persistent Vegetative State
Covered Specified Heart Surgeries (Option 3)	<p>Covered Specified Heart Surgeries:</p> <p>Tier One:</p> <ul style="list-style-type: none">• Heart Valve Surgery• Surgical Treatment of Abdominal Aortic Aneurysm <p>Tier Two:</p> <ul style="list-style-type: none">• Coronary Angioplasty• Transmyocardial Revascularization (TMR)• Atherectomy• Coronary Stent Implantation• Cardiac Catheterization• Automatic Implantable Cardioverter Defibrillator (AICD) Placement• Pacemaker Placement

[Web link](#)

	Option 1 (Policy A74100)	Option 2 (Policy A74200)	Option 3 (Policy A74300)
First-Occurrence Benefit	Named Insured/Spouse: \$7,500; Dependent Children: \$10,000; Payable only once per covered person, per lifetime		
Subsequent Specified Health Event Benefit	\$3,500; no lifetime maximum; subsequent occurrence limitations apply.		
Coronary Angioplasty Benefit	\$1,000; payable only once per covered person, per lifetime	See Specified Heart Surgery Benefits	
Hospital Confinement Benefit	\$300 per day; no lifetime maximum		
Continuation Care Benefit	\$125 each day; no lifetime maximum		
Ambulance Benefit	\$250 ground or \$2,000 air; no lifetime maximum		
Transportation Benefit	\$.50 per mile; limited to \$1,500 per occurrence; no lifetime maximum		
Lodging Benefit	Up to \$75 per day; limited to 15 days per occurrence; no lifetime maximum		
Waiver of Premium Benefit	Premium waived, from month to month, during total inability (after 180 continuous days)		
Continuation of Coverage Benefit	Waives all monthly premiums for up to 2 months, when all conditions for this benefit are met		
Hospital Intensive Care Unit Benefit	N/A	Days 1–7: \$800 per day; Days 8–15: \$1,300 per day; limited to 15 days per period of confinement; no lifetime maximum	

Step-Down Intensive Care Unit Benefit	N/A	\$500 per day; limited to 15 days per period of confinement; no lifetime maximum	
Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement Benefit	N/A	An indemnity of \$2 will accumulate for the named insured and the covered spouse for each calendar month the policy remains in force after the effective date	
Specified Heart Surgery Benefits	N/A	N/A	<p>Tier One: \$4,000</p> <ul style="list-style-type: none"> • Heart Valve Surgery • Surgical Treatment of Abdominal Aortic Aneurysm <p>The Tier One benefit is payable only once per covered person, per lifetime.</p> <p>Tier Two: \$2,000</p> <ul style="list-style-type: none"> • Coronary Angioplasty • Transmyocardial Revascularization (TMR) • Atherectomy • Coronary Stent Implantation • Cardiac Catheterization • Automatic Implantable Cardioverter Defibrillator (AICD) Placement • Pacemaker Placement <p>The Tier Two benefit is payable only once per covered person, per lifetime.</p> <p>Subsequent occurrence limitations apply.</p>
Subsequent Tier One Specified Heart Surgery Benefit	N/A	N/A	\$1,000; no lifetime maximum; subsequent occurrence limitations apply

**First-Occurrence Building Benefit Rider
(Rider A74050)**

The First-Occurrence Benefit will be increased by \$500 on each rider anniversary date while the rider remains in force.

Available Riders

First-Occurrence Building Benefit Rider

The First-Occurrence Building Benefit will be increase by \$500 on each rider anniversary date.

- Issue ages 18–70
- Eligible for pre-tax deduction under Section 125 Cafeteria Plan

Specified Health Event Recovery Benefit Rider

The Specified Health Event Recovery Benefit provides a \$500 monthly benefit for up to six months for recovery under written proof of loss from a person's physician.

- Issue ages 18–70
- Eligible for pre-tax deduction under Section 125 Cafeteria Plan

AFLAC CANCER CARE

CANCER INDEMNITY INSURANCE

CLASSIC

We've been dedicated to helping provide
peace of mind and financial security for
nearly 60 years.



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.

Cancer Care Features	
Four Plan Options	Applicants have four plan options: <ul style="list-style-type: none">• Preferred• Select• Classic• Premier
No age bands	One rate for all ages
Dependent Child Coverage	Dependent children are covered at no additional cost
Optional Riders	Available optional riders: <ul style="list-style-type: none">• Initial Diagnosis Building Benefit Rider• Dependent Child Rider• Specified-Disease Benefit Rider• Return of Premium Benefit Rider
Dependent Child Rider	For less than \$1 per month, Aflac will pay \$10,000 when a covered dependent child is diagnosed with cancer or an associated cancerous condition
Health Savings Account (HSA) Compatible	Plans can be offered to someone who has a HSA.
Guaranteed-Renewable	Guaranteed-renewable for life as long as premiums are paid
Portable	Policyholders can take the coverage with them if they change jobs or retire

Cancer Care – Preferred (Policy A78100)	Cancer Care – Preferred (Policy A78100)	Cancer Care – Select (Policy A78200)	Cancer Care – Classic (Policy A78300)	Cancer Care – Premier (Policy A78400)	Radiation Therapy Benefit	\$175 per week; no lifetime max	\$175 per week; no lifetime max	\$350 per week; no lifetime max	\$500 per week; no lifetime max	
	Cancer Wellness Benefit	\$25 per year, per covered person	\$40 per year, per covered person	\$75 per year, per covered person	\$100 per year, per covered person	Experimental Treatment Benefit	\$175 per week if charged; \$75 per week if no charge; no lifetime max	\$175 per week if charged; \$75 per week if no charge; no lifetime max	\$350 per week if charged; \$100 per week if no charge; no lifetime max	\$500 per week if charged; \$125 per week if no charge; no lifetime max
	Initial Diagnosis Benefit	Insured/Spouse: \$500; Dependent Child: \$1,000; payable once per covered person	Insured/Spouse: \$2,000; Dependent Child: \$4,000; payable once per covered person	Insured/Spouse: \$4,000; Dependent Child: \$8,000; payable once per covered person	Insured/Spouse: \$6,000; Dependent Child: \$12,000; payable once per covered person	Immunotherapy Benefit	\$175 once per month; \$875 lifetime max per covered person	\$175 once per month; \$875 lifetime max per covered person	\$350 once per month; \$1,750 lifetime max per covered person	\$500 once per month; \$2,500 lifetime max per covered person
	Medical Imaging with Diagnosis Benefit	\$75; two payments per year, per covered person; no lifetime max	\$75; two payments per year, per covered person; no lifetime max	\$135; two payments per year, per covered person; no lifetime max	\$200; two payments per year, per covered person; no lifetime max	Antinausea Benefit	\$50 per month; no lifetime max	\$50 per month; no lifetime max	\$100 per month; no lifetime max	\$150 per month; no lifetime max
	NCI Evaluation/ Consultation Benefit	\$500 payable only once per covered person	\$500 payable only once per covered person	\$500 payable only once per covered person	\$1,000 payable only once per covered person	Stem Cell Transplantation Benefit	\$3,500; lifetime max \$3,500 per covered person	\$3,500; lifetime max \$3,500 per covered person	\$7,000; lifetime max \$7,000 per covered person	\$10,000; lifetime max \$10,000 per covered person
	Injected Chemotherapy Benefit	\$300 per week; no lifetime max	\$300 per week; no lifetime max	\$600 per week; no lifetime max	\$900 per week; no lifetime max	Bone Marrow Transplantation Benefit	\$3,500; lifetime max \$3,500 per covered person; \$500 to donor	\$3,500; lifetime max \$3,500 per covered person; \$500 to donor	\$7,000; lifetime max \$7,000 per covered person; \$750 to donor	\$10,000; lifetime max \$10,000 per covered person; \$1,000 to donor
	Nonhormonal Oral Chemotherapy Benefit	\$135 per prescription, per month up to \$405 max per month for Oral/Topical Benefit*	\$135 per prescription, per month up to \$405 max per month for Oral/Topical Benefit*	\$250 per prescription, per month up to \$750 max per month for Oral/Topical Benefit*	\$400 per prescription, per month up to \$1,200 max per month for Oral/Topical Benefit*	Blood and Plasma Benefit	Inpatient: \$85 times the number of days paid under the Hospital Confinement Benefit; Outpatient: \$140 per day; no lifetime max	Inpatient: \$85 times the number of days paid under the Hospital Confinement Benefit; Outpatient: \$140 per day; no lifetime max	Inpatient: \$100 times the number of days paid under the Hospital Confinement Benefit; Outpatient: \$175 per day; no lifetime max	Inpatient: \$150 times the number of days paid under the Hospital Confinement Benefit; Outpatient: \$250 per day; no lifetime max
	Hormonal Oral Chemotherapy Benefit	\$135 per prescription, per month up to 24 months; after 24 months \$50 per month up to \$405 max per month for Oral/Topical Benefit*	\$135 per prescription, per month up to 24 months; after 24 months \$50 per month up to \$405 max per month for Oral/Topical Benefit*	\$250 per prescription, per month up to 24 months; after 24 months \$75 per month up to \$750 max per month for Oral/Topical Benefit*	\$400 per prescription, per month up to 24 months; after 24 months \$100 per month up to \$1,200 max per month for Oral/Topical Benefit*	Surgical/Anesthesia Benefit	\$50–\$1,700 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125; no lifetime max on number of operations	\$50–\$1,700 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125; no lifetime max on number of operations	\$100–\$3,400 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$4,250; no lifetime max on number of operations	\$140–\$5,000 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$6,250; no lifetime max on number of operations
	Topical Chemotherapy Benefit	\$100 per prescription, per month up to \$405 max per month for Oral/Topical Benefit*	\$100 per prescription, per month up to \$405 max per month for Oral/Topical Benefit*	\$150 per prescription, per month up to \$750 max per month for Oral/Topical Benefit*	\$200 per prescription, per month up to \$1,200 max per month for Oral/Topical Benefit*	Skin Cancer Surgery Benefit	\$20–\$200; no lifetime max on number of operations	\$20–\$200; no lifetime max on number of operations	\$35–\$400; no lifetime max on number of operations	\$50–\$600; no lifetime max on number of operations

Additional Surgical Opinion Benefit	\$100 per day; no lifetime max	\$100 per day; no lifetime max	\$200 per day; no lifetime max	\$300 per day; no lifetime max
Hospital Confinement Benefit: • Hospitalization for 30 days or less	Insured/Spouse: \$100 per day; Dependent Child: \$125 per day; no lifetime max	Insured/Spouse: \$100 per day; Dependent Child: \$125 per day; no lifetime max	Insured/Spouse: \$200 per day; Dependent Child: \$250 per day; no lifetime max	Insured/Spouse: \$300 per day; Dependent Child: \$375 per day; no lifetime max
Hospital Confinement Benefit: • Hospitalization for Days 31+	Insured/Spouse: \$200 per day; Dependent Child: \$250 per day; no lifetime max	Insured/Spouse: \$200 per day; Dependent Child: \$250 per day; no lifetime max	Insured/Spouse: \$400 per day; Dependent Child: \$500 per day; no lifetime max	Insured/Spouse: \$600 per day; Dependent Child: \$750 per day; no lifetime max
Outpatient Hospital Surgical Room Charge Benefit	\$100; no lifetime max on number of operations	\$100; no lifetime max on number of operations	\$200; no lifetime max on number of operations	\$300; no lifetime max on number of operations
Extended-Care Facility Benefit	\$75 a day; limited to 30 days per year, per covered person	\$75 a day; limited to 30 days per year, per covered person	\$100 a day; limited to 30 days per year, per covered person	\$150 a day; limited to 30 days per year, per covered person
Home Health Care Benefit	\$50 per day; limited to 30 days per year, per covered person	\$50 per day; limited to 30 days per year, per covered person	\$100 per day; limited to 30 days per year, per covered person	\$150 per day; limited to 30 days per year, per covered person
Hospice Care Benefit	\$1,000 for the 1 st day; \$50 per day thereafter; \$12,000 lifetime max per covered person	\$1,000 for the 1 st day; \$50 per day thereafter; \$12,000 lifetime max per covered person	\$1,000 for the 1 st day; \$50 per day thereafter; \$12,000 lifetime max per covered person	\$1,000 for the 1 st day; \$50 per day thereafter; \$12,000 lifetime max per covered person
Nursing Services Benefit	\$50 per day; no lifetime max	\$50 per day; no lifetime max	\$100 per day; no lifetime max	\$150 per day; no lifetime max
Surgical Prosthesis Benefit	\$1,000; lifetime max \$2,000 per covered person	\$1,000; lifetime max \$2,000 per covered person	\$2,000; lifetime max \$4,000 per covered person	\$3,000; lifetime max \$6,000 per covered person
Nonsurgical Prosthesis Benefit	\$90 per occurrence; lifetime max \$180 per covered person	\$90 per occurrence; lifetime max \$180 per covered person	\$175 per occurrence; lifetime max \$350 per covered person	\$250 per occurrence; lifetime max \$500 per covered person

Reconstructive Surgery Benefit	\$110–\$1,000 (Anesthesia: additional 25% of Reconstructive Surgery Benefit); no lifetime max on number of operations	\$110–\$1,000 (Anesthesia: additional 25% of Reconstructive Surgery Benefit); no lifetime max on number of operations	\$220–\$2,000 (Anesthesia: additional 25% of Reconstructive Surgery Benefit); no lifetime max on number of operations	\$350–\$3,000 (Anesthesia: additional 25% of Reconstructive Surgery Benefit); no lifetime max on number of operations
Egg Harvesting and Storage (Cryopreservation) Benefit	\$500 to have oocytes extracted; \$175 for storage; \$675 lifetime max per covered person	\$500 to have oocytes extracted; \$175 for storage; \$675 lifetime max per covered person	\$1,000 to have oocytes extracted; \$350 for storage; \$1,350 lifetime max per covered person	\$1,500 to have oocytes extracted; \$500 for storage; \$2,000 lifetime max per covered person
Ambulance Benefit	\$250 ground; \$2,000 air; no lifetime max	\$250 ground; \$2,000 air; no lifetime max	\$250 ground; \$2,000 air; no lifetime max	\$250 ground; \$2,000 air; no lifetime max
Transportation Benefit	\$.35 per mile; max \$1,000 per round trip; no lifetime max	\$.35 per mile; max \$1,000 per round trip; no lifetime max	\$.40 per mile; max \$1,200 per round trip; no lifetime max	\$.50 per mile; max \$1,500 per round trip; no lifetime max
Lodging Benefit	\$50 per day; limited to 90 days per year	\$50 per day; limited to 90 days per year	\$65 per day; limited to 90 days per year	\$80 per day; limited to 90 days per year
Bone Marrow Donor Screening Benefit	\$40; limited to one benefit per covered person, per lifetime	\$40; limited to one benefit per covered person, per lifetime	\$40; limited to one benefit per covered person, per lifetime	\$40; limited to one benefit per covered person, per lifetime

Up to three different oral/topical chemotherapy medicines per calendar month.

**Initial Diagnosis Building Benefit Rider
(Rider A78050)**

Initial Diagnosis Building Benefit

Can be purchased in units of \$100 each, up to a maximum of five units (\$500)

The Initial Diagnosis Benefit (in the associated policy) will be increased by \$100 for each unit purchased on each rider anniversary date while the rider remains in force.

**Dependent Child Rider
(Rider A78051)**

Dependent Child Benefit

\$10,000 when a covered dependent child is diagnosed as having Internal Cancer or an Associated Cancerous Condition

Payable only once for each covered dependent child

**Specified-Disease Benefit Rider
(Rider A78052)**

Specified-Disease Initial Benefit

\$1,000 when a covered person is first diagnosed with any of the covered specified diseases

Payable only once per covered disease per covered person

Hospital Confinement Benefit:

- Hospitalization for 30 days or less
- Hospitalization for Days 31+

\$200 per day

\$500 per day

**Return of Premium Benefit Rider
(Rider A78053)**

Return of Premium Benefit

Aflac will pay a cash value based upon the annualized premium paid for the policy and any attached rider(s).

Both the policy and rider must remain in force for 20 consecutive years to obtain a maximum refund of premiums paid.

The cash value for premium paid for the policy and rider begins on the fifth rider anniversary date.

All Return of Premium Benefits/cash values will be paid less any claims paid.

Aflac Short-Term Disability Insurance

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



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.

Key Features

- Guaranteed-issue coverage – No medical underwriting is required for benefit amounts up to a maximum of \$4,000 (subject to income requirements)*
- Guaranteed issue conversion – Now, it's even easier for policyholders who wish to upgrade their existing Short-Term Disability policy to series A57600 or those who wish to add units of coverage to their existing A57600 series policy
- Simplified-issue coverage – Simplified underwriting for amounts over the guaranteed-issue amount, with a total maximum of \$6,000 (subject to income requirements)
- No participation requirements – There are no participation requirements other than the standard requirements for establishing a payroll account
- Various benefit options and coverage amounts are offered, allowing applicants to tailor coverage according to their need and budget
- Guaranteed-renewable to age 75
- Optional Aflac Value Rider (where available) – Pays a cash benefit to Aflac Short-Term Disability (ASTD) policyholders who have the Aflac Value Rider on their ASTD policy

[Web link](#)

Aflac Short-Term Disability benefits⁵

BENEFIT	DESCRIPTION
GUARANTEED-ISSUE OPTIONS⁶	<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, 12, 18 or 24 months
ELIMINATION PERIODS	<p>Injury/Sickness</p> <ul style="list-style-type: none"> • 0/7 days • 14/14 days • 90/90 days • 0/14 days • 0/30 days • 180/180 days • 7/7 days • 30/30 days • 7/14 days • 60/60 days
MINIMUM INCOME AND HOURS REQUIREMENT	<ul style="list-style-type: none"> • Minimum annual income requirement: \$9,000 • Minimum 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

- On-the-job injury

- Additional units of disability benefit

- Aflac Plus

- Aflac Value Rider

Peace of Mind *and*
Real Cash Benefits



DENTAL INSURANCE

DE^E

Fact: Routine dental care leads to better health

Aflac Dental (Policy Series A81000) Features	
Four Plan Levels	Applicants have four plan levels to choose from: <ul style="list-style-type: none">• Basic Plan• Standard Plan• Premier Plan• Premier Plus Plan
Two Optional Riders	Two optional riders: <ul style="list-style-type: none">• Orthodontic Benefit Rider• Cosmetic Benefit Rider
No networks	Policyholders have the freedom to visit any dentist they choose.
No precertification requirements	If the treatment is covered by the policy, the policyholder does not need Aflac's permission to receive the treatment. Some benefits are subject to applicable waiting periods.
Cleanings and X-Rays	There's no waiting period for cleanings and X-rays.
Health-Savings Account (HSA)-Compatible	Plans can be offered to someone who has an HSA.
Guaranteed-Renewable	Guaranteed-renewable for life as long as premiums are paid.
Portable	Policyholders can take the coverage with them if they change jobs or retire.

[Web link](#)

Available Riders

Orthodontic Benefit Rider

The Orthodontic Benefit Rider provides benefits for specific orthodontic treatments as outlined in the rider. The rider applies to all persons covered under the policy.

- Issue ages 18–65
- Eligible for pre-tax deduction under Section 125
- Two-year waiting period for orthodontic benefits to be payable
- Maximum amount payable under the rider is \$2,400 per policy year
- Lifetime maximum of \$1,200 per covered person

Cosmetic Benefit Rider

The Cosmetic Benefit Rider provides benefits for specific cosmetic dental treatments as outlined in the rider. The rider applies to all persons covered under the policy.

- Issue ages 18–65
- Not eligible for pre-tax deduction under Section 125
- Two-year waiting period for cosmetic benefits to be payable
- Maximum amount payable under the rider is \$600 per policy year
- Lifetime maximum of \$1,800 per policy

**Aflac Dental
(Policy Series A81000)**

BENEFIT CATEGORIES	WAITING PERIOD	BASIC PLAN (POLICY A81100) BENEFIT AMOUNTS	STANDARD PLAN (POLICY A81200) BENEFIT AMOUNTS	PREMIER PLAN (POLICY A81300) BENEFIT AMOUNTS	PREMIER PLUS PLAN (POLICY A81400) BENEFIT AMOUNTS
DENTAL WELLNESS BENEFIT Covered services include: oral evaluations, prophylaxis, topical application of fluoride	None	\$25	\$50	\$50	\$75
X-RAY BENEFIT Covered services include: X-rays	None	\$10	\$25	\$25	\$25
OTHER PREVENTIVE BENEFITS Covered services include: sealants, space maintainers	6 months	\$15–\$100	\$20–\$110	\$20–\$120	\$30–\$130
OTHER DIAGNOSTIC BENEFITS Covered services include: emergency oral evaluations, sialography, diagnostic casts, pulp vitality tests	3 months	\$10–\$160	\$15–\$170	\$15–\$190	\$15–\$200
FILLINGS AND OTHER BASIC RESTORATIVE BENEFITS Covered services include: fillings, resin-based composites, gold foil	3 months	\$30–\$225	\$45–\$250	\$55–\$275	\$65–\$325
CROWNS AND OTHER MAJOR RESTORATIVE BENEFITS Covered services include: inlays, onlays, crowns, sedative filling, post removal, pin retention	12 months	\$15–\$350	\$15–\$375	\$25–\$425	\$25–\$450
ROOT CANALS AND OTHER MAJOR RESTORATIVE BENEFITS Covered services include: pulp cap, pulpal therapy, root canal, apexification/recalcification, root amputation, retrograde filling	12 months	\$15–\$300	\$20–\$325	\$20–\$400	\$30–\$425

GUM TREATMENTS/PERIODONTIC BENEFITS Covered services include: gingivectomy or gingivoplasty, clinical crown lengthening, osseous surgery, soft tissue allograft	6 months	\$45–\$300	\$50–\$325	\$50–\$375	\$55–\$400
DENTURES AND OTHER PROSTHETIC BENEFITS Covered services include: complete dentures, partial dentures, pontics, inlays, onlays, crowns, coping	24 months	\$40–\$450	\$45–\$550	\$45–\$650	\$50–\$800
REPAIRS AND ADJUSTMENTS TO PROSTHETIC BENEFITS Covered services include: adjust complete denture, adjust partial denture, repair cast framework, repair or replace broken clasp, tissue conditioning	6 months	\$20–\$170	\$30–\$180	\$30–\$200	\$35–\$225
EXTRACTIONS AND OTHER ORAL SURGERY BENEFITS Covered services include: coronal remnants, removal of impacted tooth, biopsy of oral tissue, alveoloplasty	6 months	\$35–\$750	\$45–\$850	\$50–\$975	\$50–\$1,100
PAIN RELIEF AND ADJUNCTIVE SERVICES BENEFITS Covered services include: deep sedation/general anesthesia, inhalation of nitrous oxide, hospital call	3 months	\$25–\$120	\$30–\$130	\$35–\$140	\$35–\$150
POLICY YEAR MAXIMUM		\$1,200	\$1,400	\$1,600	\$1,800

Aflac Vision Now[®]

VISION INSURANCE

You can never see into the future.
But our vision plan helps make the path
to getting there a little clearer.



NO PROVIDER NETWORK

You have the freedom to choose any eye-care provider.

COMPREHENSIVE EYE-CARE BENEFITS

Vision Now[®] pays benefits for eye surgeries, specific eye diseases/disorders, and permanent visual impairment.

VISION CORRECTION BENEFIT OPTIONS

Three benefit options allow you to choose the benefit amount and frequency that best meets your needs.

GUARANTEED-RENEWABLE REGARDLESS OF AGE

The policy is guaranteed-renewable for your lifetime with no reduction in benefits due to age.

NO COORDINATION OF BENEFITS

Benefits are paid regardless of any other insurance.

PRE-TAX DEDUCTIONS

The policy is eligible for pre-tax deduction of premiums under a Section 125 Cafeteria Plan.

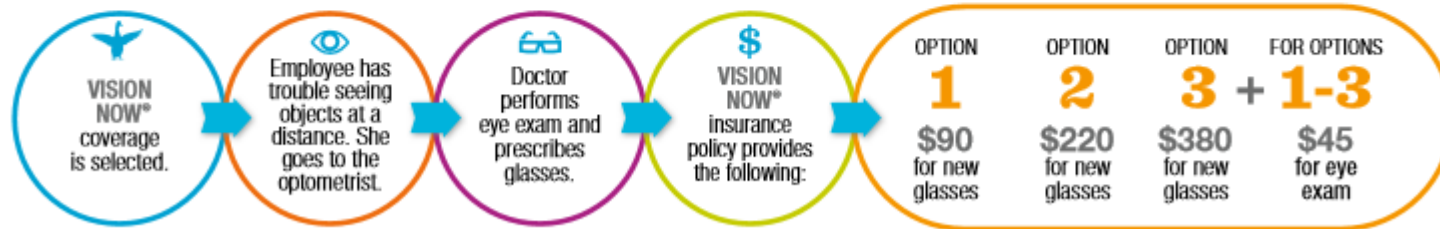
[Web link](#)



Aflac Vision Insurance benefits	
Benefit	Description
Eye Examination	\$45 Limited to one examination per covered person, per policy year. No lifetime maximum.
Vision Correction	<ul style="list-style-type: none"> • Prescribed Vision Correction Materials: \$80-\$270 • Refractive Error Correction Surgery: \$130-\$480 • Waiting Period: 0-24 months Benefit payable ranges from once per covered person, per policy year (Option 1) to once during each successive 36-month period following the end of the waiting period depending on policy option selected (Option 3).
Specific Eye Diseases/Disorders	\$1,000 when first diagnosed as having a covered eye disease or disorder. Payable only once per covered disease or disorder, per covered person. Paid in addition to any other benefit in the policy. Covered diseases/disorders: <ul style="list-style-type: none"> • Glaucoma (excludes pre- and borderline glaucoma) • Proliferative diabetic retinopathy • Retinal detachment • Retinitis pigmentosa • Macular degeneration
Eye Surgery	Payable for surgical procedures performed by an ophthalmologist or physician for a diagnosed eye disease or disorder. Surgical benefits are limited to surgeries of the eye, eye socket, eyelid, and tear ducts. Aflac will pay \$50-\$1,500 for specified eye surgeries.
Permanent Visual Impairment	<ul style="list-style-type: none"> • Payable for specific level(s) of visual impairment for which there is no medical prognosis for recovery. • Benefit level (1-4) paid depends on level of severity: • Total benefit per level: \$750-\$5,000. Maximum cumulative benefit per eye per covered person: \$750-\$10,000. Lifetime maximum of \$20,000 per covered person.
Continuation of Coverage	After six months, all monthly premiums waived for up to two months.

Our Vision Now[®] insurance policy offers you three plan options with **Vision Correction Benefits** of **\$90, \$220, or \$380** for materials, such as glasses and contacts. All three options include an **Eye Exam Benefit** of **\$45**.

HOW IT WORKS



Aflac Life Solutions

TERM LIFE INSURANCE

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



If something happens to you, will your family have the funds to pay the bills?

Revised Life – Term Life Features and Benefits

Policy Term Options	10-year, 20-year, or 30-year term life
Issue Ages	10-year term life – 18-70 20-year term life – 18-60 30-year term life – 18-50
Face Amounts	\$10,000–\$250,000 (\$100,000 max if over age 50) Amounts available in \$5,000 increments.
Accelerated Death Payment	Pays 50% of the policy's face amount when the primary insured is diagnosed with a terminal condition.
Conversion	The policy may be converted to an individual permanent life policy without evidence of insurability (subject to policy requirements).
Guaranteed Premiums	Level premiums are guaranteed for the selected term option.
Portable	The primary insured can take the policy with them if they change jobs or retire.

[Web link](#)

**Revised Life
10-Year, 20-Year, or 30-Year Term Life Insurance
(Series A68200, A68300, A68400)**

Face Amount	Pays the policy's face amount for life insurance coverage on the primary insured.
Accelerated Death Payment (primary insured only)	Pays 50% of the policy's face amount when the primary insured is diagnosed with a terminal condition.
Waiver of Premium Benefit (primary insured only)	Waives policy premiums if the primary insured becomes totally disabled under the terms of the policy.

**Optional Child Term Life Insurance Rider
(Rider A64053)**

Pays 25% of the policy's face amount up to a maximum of \$15,000 for life insurance coverage on each insured child up to age 25.

**Optional Accidental-Death Benefit Rider
(Rider A64054)**

Accidental-Death Benefit (primary insured only)	<p>Pays an additional amount equal to the face amount if the primary insured dies as the result of a covered accident and occurs within 180 days of the covered accident.</p> <p>An additional 25% of the face amount will be paid if the primary insured dies in an automobile accident while wearing a seat belt and is not at fault.</p>
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Aflac Life Solutions

WHOLE LIFE INSURANCE

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



Revised Life – Whole Life Features and Benefits

Issue Ages	18–70
Face Amounts	\$10,000–\$250,000 (\$100,000 max if over age 50) Amounts available in \$5,000 increments
Accelerated Death Payment	Pays 50% of the policy's face amount when the primary insured is diagnosed with a terminal condition.
Cash Value	The whole life policy builds cash value that can potentially be borrowed later to help with retirement, college tuition, or any other bills the policy owner may face.
Increase in the Cash Values	Any increase in the cash value of a whole life policy is not subject to income tax while the cash remains in the policy.
Guaranteed Premiums	Premium will not change. Coverage will cost the same from month to month and year to year.
Portable	The primary insured can take the policy with them if they change jobs or retire.

[Web link](#)



Revised Life – Whole Life Insurance (Policy A64100 or ICC0964100)

Face Amount	Pays the policy's face amount for life insurance coverage on the primary insured.
Accelerated Death Payment (primary insured only)	Pays 50% of the policy's face amount when the primary insured is diagnosed with a terminal condition.
Waiver of Premium Benefit (primary insured only)	Waives policy premiums if the primary insured becomes totally disabled under the terms of the policy.

Optional Child Term Life Insurance Rider (Rider A64053)

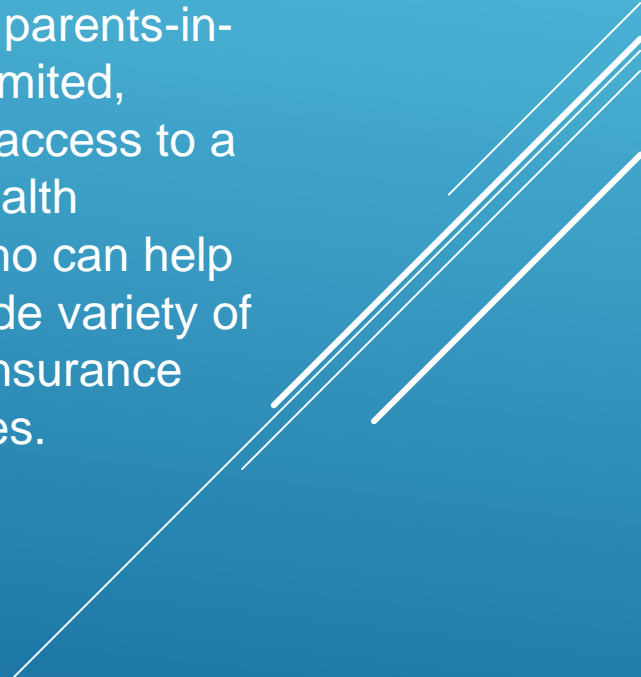
Pays 25% of the policy's face amount up to a maximum of \$15,000 for life insurance coverage on each insured child up to age 25.

Optional Accidental-Death Benefit Rider (Rider A64054)

Accidental-Death Benefit (primary insured only)	<p>Pays an additional amount equal to the face amount if the primary insured dies as the result of a covered accident and occurs within 180 days of the covered accident.</p> <p>An additional 25% of the face amount will be paid if the primary insured dies in an automobile accident while wearing a seat belt and is not at fault.</p>
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Value added services

Health advocacy from Health Advocate
Health Advocate provides insured employees, their spouses and children, parents and parents-in-law with unlimited, confidential access to a Personal Health Advocate who can help resolve a wide variety of health and insurance related issues.

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PLUS RIDER

The Aflac Plus Rider adds extra cash payouts — up to \$5,000 — to existing/eligible Aflac Accident, Hospital Advantage and Short-Term Disability plans

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.

Get care anywhere.

Introducing Telemedicine from MeMD™



Now, when an illness strikes, you can get care right where you are — from your phone, app or online. That's because your Aflac group plan now comes with telemedicine service from MeMD™ that allows you to reach a health provider, day or night, using your phone or computer. And it's available as soon as your Aflac coverage starts.

You're in the best position to get care for your condition.

It's simple to see a provider, no matter where you are:

1. Activate and log into your account at www.MeMD.me/Aflac
2. Consult a physician, pediatrician, nurse practitioner or physician assistant.
On-demand visits when you need them most – nights, weekends and holidays
3. When a prescription* is medically necessary, you can have it sent electronically to your pharmacy of choice.

Avoid the waiting room and still get quality care for all kinds of concerns:

- Abrasions, bruises, minor headaches, arthritic pains
- Allergies, hives, skin infections, bites and stings
- Colds, flu, fever, sore throat, cough, congestion



TeleMedicine from MeMD

Powered by MeMD, members can connect with a medical provider online and receive personalized treatment. When medically appropriate, MeMD providers submit an e-prescription to a local pharmacy for purchase, pick-up and review (in-person) with local pharmacist.

High medical bills? We're coming in with the save.

Introducing Medical Bill Saver™
from Health Advocate



When you seek medical or dental treatment, it can be overwhelming to get an expensive bill just when you're feeling better. That's why your Aflac group plan now includes Medical Bill Saver™ at no extra charge. It gives you access to skilled negotiators who can help reduce your out-of-pocket costs from medical bills not covered by insurance. And it's as easy as just sending in your bill.

You can use Medical Bill Saver™ for your spouse, dependent children, parents and parents-in-law, too!

Need help cutting costs? Just send in your bill.

Medical Bill Saver™ is available as soon as your Aflac coverage starts. It puts an expert negotiator in your corner who will try to help you reduce the medical or dental bills you incur for out-of-network providers or care not covered by your health insurance plan.

Saving on medical bills is easy. Here's how it works:

- Send in your medical or dental bills of \$400 or more
- Your negotiator will contact the provider to negotiate a discount
- 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

Medical Bill Saver
Through Medical Bill Saver, employees have access to Health Advocate's Specialized Negotiation Unit ("SNU") who can review medical bills and attempt to reduce outstanding balances. On average, SNUs can save members 40% on medical and dental bills.