



Now More Than Ever



INDIVIDUAL INSURANCE POLICIES*

Short-Term Disability

Provides a source of income if your employee becomes disabled due to a covered accident or illness.

- Guaranteed-issue options available with monthly benefit amounts up to \$4,000 (subject to income requirements) and 3 or 6 month benefit periods

- Monthly benefit amounts \$500-\$6,000 (subject to income requirements)
- Portable coverage

Life

Helps the family through the tough times with funds to help pay the bills if something happens to your employee.

- Whole and Term Life options available
- Accelerated Death Benefit
- Optional Accidental-Death Benefit Rider

- Optional Spouse and Child Term Life Riders
- Guaranteed-issue options available on Whole and Term Life

Hospital Confinement Indemnity

Helps ease the financial burden of hospital stays due to a covered accident or illness by providing cash benefits.

- \$500-\$3,000 Hospital Confinement Benefit
- Medical Diagnostic and Imaging Benefit

- Surgical and Hospital Emergency Room Benefits
- Ambulance Benefit

Dental

Provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more.

- Guaranteed-issue
- Guaranteed-renewable for life
- No network
- No precertification requirements

- No annual deductible
- Optional Orthodontic Rider
- Optional Cosmetic Benefit Rider

Vision

Helps with the costs of eye exams, treatments, and vision correction materials.

- Three Vision Correction Benefit options
- Comprehensive eye-care benefits

- No provider network
- No coordination of benefits

Accident

Helps reduce the financial impact of a covered accident by providing cash benefits.

- Four options of coverage for injuries such as fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures

- Organized Sporting Activity Benefit with an additional benefit payout for injuries sustained while playing an organized sport

Cancer/Specified-Disease

Helps with the costs of cancer treatment.

- One rate for all ages – no age bands
- Dependent children are covered at no additional cost

- Several plan options
- Guaranteed-renewable for life

Critical Illness/Specified Health Event

Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke, or paralysis.

- Three coverage options
- First occurrence and subsequent specified health event coverage
- Continuing Care benefit

- Ambulance, Transportation, and Lodging benefits
- Waiver of Premium and Continuation of Coverage benefits

Aflac Plus Rider

Pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

- Adds extra cash payouts—up to \$5,000—to existing/eligible Aflac Accident, Hospital and Short-Term Disability policies

Lump Sum Critical Illness

Provides a lump sum cash benefit if you're diagnosed or treated for a covered critical illness event, such as a heart attack, stroke, or paralysis.

- Guaranteed-issue available to all applicants for \$10,000 of coverage
- Dependent children are covered at no additional cost

- Guaranteed-renewable for life (benefits reduce by 50% at age 75)
- HSA-compatible option available

Lump Sum Cancer

Provides a lump sum cash benefit if you're diagnosed with cancer.

- Benefit options available between \$10,000 - \$30,000 (available in \$5,000 increments) payable to policyholder upon diagnosis of Internal Cancer

- Portable coverage
- Guaranteed-renewable to age 75

GROUP PLANS⁺

Critical Illness

Policy Series C21000

Helps with the medical expenses related to a covered critical illness.

- Lump Sum Benefit paid directly to the insured, unless otherwise assigned, for covered critical illnesses
- 50% child benefit
- Additional Occurrence and Re-occurrence Benefits
- Annual Health Screening Benefit

Accident

Policy Series C70000

Helps provide a financial cushion if a covered accident occurs.

- 24-hour and nonoccupational coverage
- Benefits grouped by category: High / Mid / Low
- Optional Riders: Organized Activities, Sickness, Catastrophic Accident, and Accidental Death Rider

Supplemental Hospital Indemnity

Policy Series C80000

Helps with the expenses of a hospital stay.

- Full plan and HSA-compatible plan options
- Benefits grouped by category: High / Mid / Low
- Includes options for: hospital stays, treatment, and inpatient and outpatient surgery

Dental

Policy Series CA1100

A no-deductible plan that offers freedom of choice and no coordination of benefits.

- No deductibles
- No annual premium reviews
- 3 Coverage Options (Basic, Standard, and Premier)
- Guaranteed-issue
- No coordination of benefits
- Portable Coverage (certain stipulations apply)

Disability

Policy Series C50000

In the case of a covered illness or injury, it helps your employees maintain their standard of living and helps them pay bills.

- 24-hour and nonoccupational coverage
- Pre-Existing Condition Benefit
- Mental Illness Limited Benefit
- Partial Disability Benefit
- Portable coverage (certain stipulations apply)
- Alcoholism and Drug Abuse Limited Benefit

Term Life

Policy Series C91000

- Accidental-Death Benefit
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Portable coverage (certain stipulations apply)

Whole Life

Policy Series C60000

- Can provide up to \$300,000 of whole life insurance
- Waiver of Premium Benefit
- Accidental-Death Benefit

BenExtend® featuring commonly-used benefits from three different types of insurance – accident, hospital indemnity and critical illness.

- Benefits grouped by category: High / Mid / Low
- Hospital Admission/Confinement
- Annual Health Screening Benefit

Now more than ever your employees want and need benefits that help them protect what matters most.

That's why the time is right for Aflac.

\$0
NO DIRECT
COSTS


ATTRACT
EMPLOYEES

-%
POTENTIAL
TAX SAVINGS


ENHANCE
BENEFITS


LESS
ADMIN

Now More Than Ever. [Aflac.com/business](https://www.aflac.com/business)



This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

***Short-Term Disability:** 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.

Life: In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas and Virginia, Policies ICC1368100 through ICC1368400. In New York, Policies NYRRR63100, NYR63200, NYR63300, and NYR63500.

Hospital Confinement Indemnity: In Arkansas, Policies B40100AR & B401HAR. In Idaho, Policies B40100ID & B4010HID. In New York, Policies NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. In Oregon, Policies B40100OR & B4010HOR. In Pennsylvania, Policies B40100PA & B4010HPA. In Texas, Policies B40100TX & B4010HTX. In Virginia, Policies A49100VAR–A49400VAR and A4910HVAR.

Dental: In Arkansas, Policies A82100RAR through A82400RAR. In Idaho, Policies A82100RID through A82400RID. In New York, Policies NY82100 through NY82400. In Oklahoma, Policies A82100ROK through A82400ROK. In Oregon, Policies A82100ROR through A82400ROR. In Pennsylvania, Policies A82100RPA through A82400RPAPAR. In Texas, Policies A82100RTX through A82400RTX. In Virginia, Policies A82100RVA through A82400RVA.

Vision: In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA.

Accident: In Arkansas, Policies A36100AR–A36400AR, & A3630FAR. In Idaho, Policies A36100ID–A36400ID, & A3630FID. In New York, Policies NY35100–NY35400, NY35B24 and NYB35OF. In Oklahoma, Policies A36100OK–A36400OK, & A3630FOK. In Oregon, Policies A36100OR–A36400OR, & A3630FOR. In Texas, Policies A36100TX–A36400TX, & A3630FTX. In Virginia, Policies A36100VA –A36400VA, & A3630FVA.

Cancer/Specified-Disease: In Arkansas, Policies B70100AR, B70200AR, B70300AR, B7010EPAR, B7020EPAR. In Idaho, Policies A78100ID through A78400ID. In New York, Policies, NY78100 through NY78400. In Oklahoma, Policies B70100OK; B70200OK; B70300OK; B7010EPOK; B7020EPOK. In Oregon, Policies B70100OR, B70200OR, B70300OR, B7010EPOR, B7020EPOR. In Pennsylvania, Policies A78100PA through A78400PA. In Texas, Policies B70100TX, B70200TX, B70300TX, B7010EPTX, B7020EPTX. In Virginia, Policies A75100VA through A75300VA.

Critical Illness/Specified Health Event: In Arkansas, Policies A74100ARR, A74200ARR, A74300ARR. In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Oregon, Policies, A74100OR, A74200OR, A74300OR. In Pennsylvania, Policies A71100PA and A71200PA. In Texas, Policies A74100TX, A74200TX, A74300TX. In Virginia, Policies A74100VA, A74200VA, A74300VA. This policy is not available in New York.

Aflac Plus Rider: 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.

Lump Sum Critical Illness: In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Oregon, Policy A72100ORR. In Texas, Policies A73100TX and A7310HTX. In Virginia, Policy A73100VA. This policy is not available in Pennsylvania.

Lump Sum Cancer: In Arkansas, Policy A72200AR. In Idaho, Policy A72200ID, In New York, Policy NYR72200. In Oklahoma, Policy A7200OK, In Oregon, Policy A72200ORR. In Texas, Policy A72200TX. In Virginia, Policy A72200VA. This policy is not available in Pennsylvania.

This is a brief overview only. Policies may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

***For Group Plans:**

Group Critical Illness: In Arkansas, Policy C21100AR. In Idaho, Policy C21100ID. In Oklahoma, Policy C21100OK. In Oregon, Policy C21100OR. In Pennsylvania, Policy C21100PA. In Texas, Policy C21100TX. In Virginia, Policy C21100VA.

Group Accident: In Arkansas, Policy C70100AR. In Idaho, Policy C70100ID. In Oklahoma, Policy C70100OK. In Oregon, Policy C70100OR. In Pennsylvania, Policy C70100PA. In Texas, Policy C70100TX. In Virginia, Policy C70100VA.

Group Hospital Indemnity: In Arkansas, Policy C80100AR. In Idaho, Policy C80100ID. In Oklahoma, Policy C80100OK. In Oregon, Policy C80100OR. In Pennsylvania, Policy C80100PA. In Texas, Policy C80100TX. In Virginia, Policy C80100VA.

Group Dental: In Arkansas, Policy CA1100AR. In Idaho, Policy CA1100ID. In Oklahoma, Policy CA1100OK. In Oregon, Policy CA1100OR. In Pennsylvania, Policy CA1100PA. In Texas, Policy CA1100TX. In Virginia, Policy CA1100VA.

Group Disability: In Arkansas, Policy C50100AR. In Idaho, Policy C50100ID. In Oklahoma, Policy C50100OK. In Oregon, Policy C50100OR. In Pennsylvania, Policy C50100PA. In Texas, Policy C50100TX. In Virginia, Policy C50100VA.

Group Whole Life: In Arkansas, Policy C60100. In Idaho, Policy C60100ID. In Oklahoma, Policy C60100OK. In Oregon, Policy C60100OR. In Pennsylvania, Policy C60100PA. In Texas, Policy C60100TX.

Group Term Life: In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas, and Virginia, Policy ICC16 C91100.

Group BenExtend Policy C81000.

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Individual 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.

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In California, group coverage is underwritten and offered by Continental American Life Insurance Company. In New York, coverage is underwritten and offered by American Family Life Assurance Company of New York.

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