

Welcome to Aflac™



Health insurance wasn't designed to cover everything. That's why there's Aflac. Our product portfolio is as broad as your needs, with individual and group products that help cover the expected – and unexpected – that's sure to come life's way. We help take care of what health insurance doesn't cover, so you can focus on caring for everything else.

- **Aflac benefits are paid to you, so you can use the funds any way you need to**
- **pays in addition to medical insurance or any other insurance**
- **guaranteed renewable & portable at the same rate**
- **Children covered through age 25**

2025-2026

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Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. 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 individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999, Continental American Insurance Company | Columbia, SC, 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

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Being prepared for whatever life brings is no accident

The financial effects from accidents can be surprising, but your employees can count on Aflac to be there when they need us most. Aflac Accident Insurance can help them with unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A38000 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 Insurance benefits

Benefit	Aflac Accident Insurance (24-hour coverage) Option 1
Initial accident treatment (ER, urgent, physician only) (chiropractor excluded)	\$150, per covered accident, per covered person.
Ambulance	\$300 ground, \$2,000 air or water.
Initial hospitalization admission with building benefit	<ul style="list-style-type: none"> \$1,500-\$3,500 regular hospital admission. \$3,000 - \$7,000 ICU admission. Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.
Hospital confinement with building benefit	<ul style="list-style-type: none"> \$300-\$500 per day. Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.
ICU confinement with building benefit	<ul style="list-style-type: none"> \$600-\$1,000 per day. Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.
Rehabilitation confinement benefit	\$200/day per covered accident, per covered person, up to 30 days
Named injury benefits	\$20-\$30,000 (fractures, dislocations, burns, dismemberment, lac).
Post-accident care benefit	\$35/visit, up to 30 visits: follow up doctor, physical/occupational/mental therapy,
Transportation	\$500/trip, up to three per year (50+ miles).
Prosthesis and prosthesis repair and replacement benefit	\$1,000.
Accidental death benefit	\$7,500-\$100,000.
Automobile and/or home modification benefit	\$4,000.
Preventative care benefit	\$100 per policy, per calendar year.
Organized sporting activity benefit	\$75 one per covered accident, per covered person.
Waiver of premium benefit	90 days. Unable to work or unable to perform two or more ADLs.
Continuation of coverage benefit	After six months, waive up to two months.

<u>Biweekly Premiums</u>	<u>Employee Only</u>	<u>Employee + Spouse</u>	<u>Employee + Children</u>	<u>Family</u>
Accident Plan Ages 18-75	\$9.80	\$13.80	\$16.42	\$21.24

Cancer Protection Assurance

Benefit	Description		
INITIAL DIAGNOSIS	Named insured or spouse: \$5 ,000 Dependent child: \$1 0 ,000 Payable once per covered person, per lifetime		
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-administered: \$ 3 7 5 per calendar month Physician administered: \$ 1,600 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.		
CANCER SCREENING	One \$7 5 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for internal cancer or an associated cancerous condition		
SURGERY/ANESTHESIA	\$1 0 0 - \$3 , 4 0 0 Anesthesia: additional 25% of the surgery benefit Maximum daily benefit will not exceed \$4 ,250; no lifetime maximum on the number of operations		
HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS	Named insured or spouse: \$2 00 Dependent child: \$2 5 0		
HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE	Named insured or spouse: \$4 00 Dependent child: \$5 0 0		
OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE	\$2 00 per day, per covered person		
SKIN CANCER SURGERY	Laser or cryosurgery: \$3 5 Excision of lesion of skin without flap or graft: \$170 Flap or graft without excision: \$250 Excision of lesion of skin with flap or graft: \$400 Maximum daily benefit will not exceed \$400. No lifetime maximum on the number of operations		
PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)	\$2 50 per covered person, per lifetime		
BREAST RECONSTRUCTION	Breast tissue/muscle reconstruction flap procedures: \$2 ,000 Breast reconstruction (occurring within 5 years of breast cancer diagnosis): \$5 00 Breast Symmetry (on the non-diseased breast occurring within 5 years of breast reconstruction): \$2 2 0 Permanent areola repigmentation (on the diseased breast): \$1 0 0 Maximum daily benefit will not exceed \$2 ,000		
ANNUAL CARE	\$5 00 on the anniversary date of diagnosis; lifetime maximum of five annual payments per covered person		

Optional riders	Description		
INITIAL DIAGNOSIS BUILDING BENEFIT RIDER	This benefit will increase the amount of your initial diagnosis benefit, as shown in the policy, by \$100 for each unit purchased, up to five units, for each covered person on the anniversary date of coverage, while coverage remains in force.		
SPECIFIED DISEASE BENEFIT RIDER	When a covered person is diagnosed with any of the diseases listed in the specified disease rider:		
	Initial diagnosis	Hospitalization	
	\$2,000	30 days or less: \$400 per day	31 days or more: \$800 per day
DEPENDENT CHILD RIDER	\$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		

<u>Biweekly Pretax Rates</u>	<u>Employee Only</u>	<u>Employee + Spouse</u>	<u>Employee + Children</u>	<u>Full Family</u>
High level with cash builder and specified disease	\$19.46	\$34.65	\$19.88	\$35.07
Low level without cash builder or specified disease	\$16.30	\$27.75	\$16.30	\$27.75

Aflac Short-Term Disability

Aflac Short-Term Disability benefits ³	
Benefit	Description
GUARANTEED-ISSUE OPTIONS⁴	<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	6 months
ELIMINATION PERIODS	Injury/Sickness <ul style="list-style-type: none"> 0/7 days 0/14 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

<ul style="list-style-type: none">• On-the-job injury.• Additional units of disability benefit.• Aflac Plus.• Aflac value rider.			
Maternity	Treated like any other disability; falls under “sickness” classification		
Mental/Behavioral Health	Illnesses covered: schizophrenia, bipolar disorder, depressive disorders, anxiety disorders, eating disorders, PTSD, Substance & alcohol use disorders; 24 month lifetime maximum		
Limitation & Exclusions			
Pre-Existing Conditions	12 months prior/12 months insured; 1 st day of disability must fall after the 12 months insured period		
Sickness	Initial 30-day waiting period; if a new sickness is diagnosed or testing started in the initial 30 days of coverage, it will fall under the pre-existing condition limitation		
Maternity	Childbirth within the first 10 months of coverage (complications of pregnancy will be covered to the same extent as a sickness)		
Optional Add-ons			
Critical Illness Rider	Pays lump sum benefit for the following: heart attack, major stroke, coma, paralysis, type 1 diabetes, traumatic brain injury, advanced Alzheimer’s, advanced Parkinson’s, ALS, loss of independence, sustained MS, permanent loss of sight/hearing/speech, sudden cardiac arrest, encephalitis, bacterial meningitis, Lyme disease, sickle cell anemia, cerebral palsy, necrotizing fasciitis, osteomyelitis, systemic lupus, cystic fibrosis & coronary artery bypass surgery, and hospitalization of 4+ days for the following: human coronavirus, bird flu/H5N1, influenza, pneumonia or Ebola.		
Cash Back Rider	After 5 years from the effective date, if there are no claims, \$1,000 will be paid. If there is a claim, there will still be a payout, depending on the claim amount.		

Short Term Disability: Paycheck insurance! Insures your paycheck up to 60% in the event you are unable to work due to sickness or off the job injury; maternity benefits included after initial 10 month waiting period.

Step 1: Circle your income (annual if you have been for 1+ years OR hourly if you are new)				Your maximum monthly disability income is:		Step 2: If you are between 18-49 as of the effective date, circle one of the following that corresponds to your income:		Step 2: If you are between 50-64 as of effective date circle one of the following that corresponds to your income:		Step 2: If you are between 65-74 as of effective date, circle one of the following that corresponds to your income:	
If your annual income is between:		or if your hourly wage is between				For coverage to start the 1st day for an accident and the 8th day for sickness, your per paycheck rate is...	For coverage to start the 1st day for an accident and the 15th day for sickness, your per paycheck rate is...	For coverage to start the 1st day for an accident and the 8th day for sickness, your per paycheck rate is...	For coverage to start the 1st day for an accident and the 15th day for sickness, your per paycheck rate is...	For coverage to start the 1st day for an accident and the 8th day for sickness, your per paycheck rate is...	For coverage to start the 1st day for an accident and the 15th day for sickness, your per paycheck rate is...
\$ 18,000	\$ 19,999	\$ 8.65	\$ 9.61	\$	900.00	\$ 16.20	\$ 11.34	\$ 19.44	\$ 15.12	\$ 24.30	\$ 18.90
\$ 20,000	\$ 21,999	\$ 9.62	\$10.58	\$	1,000.00	\$ 18.00	\$ 12.60	\$ 21.60	\$ 16.80	\$ 27.00	\$ 21.00
\$ 22,000	\$ 23,999	\$10.58	\$11.54	\$	1,100.00	\$ 19.80	\$ 13.86	\$ 23.76	\$ 18.48	\$ 29.70	\$ 23.10
\$ 24,000	\$ 25,999	\$11.54	\$12.50	\$	1,200.00	\$ 21.60	\$ 15.12	\$ 25.92	\$ 20.16	\$ 32.40	\$ 25.20
\$ 26,000	\$ 27,999	\$12.50	\$13.46	\$	1,300.00	\$ 23.40	\$ 16.38	\$ 28.08	\$ 21.84	\$ 35.10	\$ 27.30
\$ 28,000	\$ 29,999	\$13.46	\$14.42	\$	1,400.00	\$ 25.20	\$ 17.64	\$ 30.24	\$ 23.52	\$ 37.80	\$ 29.40
\$ 30,000	\$ 31,999	\$14.42	\$15.38	\$	1,500.00	\$ 27.00	\$ 18.90	\$ 32.40	\$ 25.20	\$ 40.50	\$ 31.50
\$ 32,000	\$ 33,999	\$15.38	\$16.35	\$	1,600.00	\$ 28.80	\$ 20.16	\$ 34.56	\$ 26.88	\$ 43.20	\$ 33.60
\$ 34,000	\$ 35,999	\$16.35	\$17.31	\$	1,700.00	\$ 30.60	\$ 21.42	\$ 36.72	\$ 28.56	\$ 45.90	\$ 35.70
\$ 36,000	\$ 37,999	\$17.31	\$18.27	\$	1,800.00	\$ 32.40	\$ 22.68	\$ 38.88	\$ 30.24	\$ 48.60	\$ 37.80
\$ 38,000	\$ 39,999	\$18.27	\$19.23	\$	1,900.00	\$ 34.20	\$ 23.94	\$ 41.04	\$ 31.92	\$ 51.30	\$ 39.90
\$ 40,000	\$ 41,999	\$19.23	\$20.19	\$	2,000.00	\$ 36.00	\$ 25.20	\$ 43.20	\$ 33.60	\$ 54.00	\$ 42.00
\$ 42,000	\$ 43,999	\$20.19	\$21.15	\$	2,100.00	\$ 37.80	\$ 26.46	\$ 45.36	\$ 35.28	\$ 56.70	\$ 44.10
\$ 44,000	\$ 45,999	\$21.15	\$22.11	\$	2,200.00	\$ 39.60	\$ 27.72	\$ 47.52	\$ 36.96	\$ 59.40	\$ 46.20
\$ 46,000	\$ 47,999	\$22.12	\$23.08	\$	2,300.00	\$ 41.40	\$ 28.98	\$ 49.68	\$ 38.64	\$ 62.10	\$ 48.30
\$ 48,000	\$ 49,999	\$23.08	\$24.04	\$	2,400.00	\$ 43.20	\$ 30.24	\$ 51.84	\$ 40.32	\$ 64.80	\$ 50.40
\$ 50,000	\$ 51,999	\$24.04	\$25.00	\$	2,500.00	\$ 45.00	\$ 31.50	\$ 54.00	\$ 42.00	\$ 67.50	\$ 52.50
\$ 52,000	\$ 53,999	\$25.00	\$25.96	\$	2,600.00	\$ 46.80	\$ 32.76	\$ 56.16	\$ 43.68	\$ 70.20	\$ 54.60
\$ 54,000	\$ 55,999	\$25.96	\$26.92	\$	2,700.00	\$ 48.60	\$ 34.02	\$ 58.32	\$ 45.36	\$ 72.90	\$ 56.70
\$ 56,000	\$ 57,999	\$26.92	\$27.88	\$	2,800.00	\$ 50.40	\$ 35.28	\$ 60.48	\$ 47.04	\$ 75.60	\$ 58.80
\$ 58,000	\$ 59,999	\$27.88	\$28.85	\$	2,900.00	\$ 52.20	\$ 36.54	\$ 62.64	\$ 48.72	\$ 78.30	\$ 60.90
\$ 60,000	\$ 60,999	\$28.85	\$29.33	\$	3,000.00	\$ 54.00	\$ 37.80	\$ 64.80	\$ 50.40	\$ 81.00	\$ 63.00
\$ 61,000	\$ 62,999	\$29.33	\$30.29	\$	3,100.00	\$ 55.80	\$ 39.06	\$ 66.96	\$ 52.08	\$ 83.70	\$ 65.10
\$ 63,000	\$ 67,999	\$30.29	\$32.69	\$	3,200.00	\$ 57.60	\$ 40.32	\$ 69.12	\$ 53.76	\$ 86.40	\$ 67.20
\$ 68,000	\$ 72,999	\$32.69	\$35.10	\$	3,300.00	\$ 59.40	\$ 41.58	\$ 71.28	\$ 55.44	\$ 89.10	\$ 69.30
\$ 73,000	\$ 77,999	\$35.10	\$37.50	\$	3,400.00	\$ 61.20	\$ 42.84	\$ 73.44	\$ 57.12	\$ 91.80	\$ 71.40
\$ 78,000	\$ 81,999	\$37.50	\$39.42	\$	3,500.00	\$ 63.00	\$ 44.10	\$ 75.60	\$ 58.80	\$ 94.50	\$ 73.50
\$ 82,000	\$ 86,999	\$39.42	\$41.83	\$	3,600.00	\$ 64.80	\$ 45.36	\$ 77.76	\$ 60.48	\$ 97.20	\$ 75.60
\$ 87,000	\$ 91,999	\$41.83	\$44.23	\$	3,700.00	\$ 66.60	\$ 46.62	\$ 79.92	\$ 62.16	\$ 99.90	\$ 77.70
\$ 92,000	\$ 96,999	\$44.23	\$46.63	\$	3,800.00	\$ 68.40	\$ 47.88	\$ 82.08	\$ 63.84	\$ 102.60	\$ 79.80
\$ 97,000	\$101,999	\$46.63	\$49.04	\$	3,900.00	\$ 70.20	\$ 49.14	\$ 84.24	\$ 65.52	\$ 105.30	\$ 81.90
\$102,000	\$105,999	\$49.04	\$50.96	\$	4,000.00	\$ 72.00	\$ 50.40	\$ 86.40	\$ 67.20	\$ 108.00	\$ 84.00

If you earn over the above amounts listed per year or want a longer benefit period than 6 months, underwriting is required.

Cash back option: additional \$5.04

Critical Illness Rider: \$1.44 ages 18-29; \$2.04 ages 30-39; \$3.54 ages 40-49; \$5.94 ages 50-70



Voluntary Term Life

- Spouse rider available: 50% of employee value, \$50,000 max
- Child rider available: 25% of employee value, \$15,000 max
- Whole Life available
- Portable at the same rate
- Underwriting required without a physical or blood draw



30 year term	\$25,000	\$50,000	\$100,000	\$200,000	\$500,000
Ages	Male, no nicotine examples				
25	\$4.11	\$5.40	\$8.96	\$14.40	\$36.00
30	\$4.43	\$5.96	\$10.07	\$18.28	\$45.69
35	\$5.10	\$7.85	\$13.85	\$27.69	\$69.23
40	\$6.90	\$11.73	\$21.60	\$43.38	\$108.46
45	\$9.83	\$17.68	\$33.51	\$67.20	\$168.00
50	\$16.57	\$27.05	\$52.25	\$104.49	\$261.23
55	\$14.33 (20 year)	\$24.33 (20 year)	\$46.80 (20 year)	\$93.60 (20 year)	n/a
60	\$22.76 (20 year)	\$37.80 (20 year)	\$73.76 (20 year)	\$147.51 (20 year)	n/a
65	\$22.76 (10 year)	\$37.80 (10 year)	\$73.76 (10 year)	\$147.51 (10 year)	n/a

Biweekly Rates



You can't predict it. But you can help protect it.