

Aflac Specified Disease Lump Sum

LIMITED BENEFIT HEALTH INSURANCE

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



Aflac[®]

SPECIFIED DISEASE LUMP SUM

LIMITED BENEFIT HEALTH INSURANCE

Policy Series A73000



Added Protection for You and Your Family

Getting the best out of life: It's something that everyone strives for. And the assurance of knowing you're safe and sound plays a large part in being able to enjoy it to the fullest. With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year,¹ Aflac's Specified Disease Lump Sum insurance policy can help with the treatment costs of these illnesses and health events.

More importantly, the policy helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With Aflac's Specified Disease Lump Sum plan, you receive cash benefits directly—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage or rent, groceries, or utility bills—the choice is yours.

No one wants to think that a serious illness could occur, but shouldn't you consider how you and your family would manage if you were unable to work due to an illness? An Aflac Specified Disease Lump Sum policy could make a difference to your well-being, your family, and your future.



The facts say you need the protection of the Aflac Specified Disease Lump Sum plan:

FACT NO. 1

ABOUT EVERY **34** SECONDS

SOMEONE SUFFERS A HEART ATTACK.¹

FACT NO. 2

ABOUT EVERY **40** SECONDS

SOMEONE SUFFERS A STROKE.¹

¹Heart Disease and Stroke Statistics, 2012 Update, American Heart Association.

Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits directly to you. The Aflac Specified Disease Lump Sum plan is designed to provide you with cash benefits if you experience a serious health event, such as a heart attack or stroke. This means that you will have added financial resources to help with expenses incurred due to a serious health event, to help with ongoing living expenses, or to help with any purpose you choose.

An illness or injury can happen to anyone, anytime—and when it does, everyday expenses may suddenly seem insurmountable. Fortunately, Aflac's Specified Disease Lump Sum insurance policy can help with those everyday expenses, so all you have to focus on is getting well.

Why Aflac Specified Disease Lump Sum may be the right choice for you:

- A lump sum benefit is paid directly to you upon diagnosis of having had a critical illness event or specified accidental injury event.
- Your dependent children are covered at no additional cost.
- We now offer the option of guaranteed-issue* specified disease lump sum coverage. That means no medical questionnaire is required.
- Benefits include a Subsequent Critical Illness Event and Specified Accidental Injury Event Benefit with no lifetime maximum if you have a recurrence or another critical illness later in life.
- There are no deductibles, copayments, or network restrictions—you choose your own medical treatment provider.

*Subject to eligibility requirements.

Critical illness events covered by the Specified Disease Lump Sum policy include:

- Coma
- End-Stage Renal Failure
- Heart Attack
- Major Human Organ Transplant
- Stroke

The specified accidental injury event covered by the Specified Disease Lump Sum policy includes:

- Paralysis

How it works



*At the time of application, the employee answers underwriting questions and selects a Specified Lump Sum Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each).

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Specified Disease Lump Sum Benefit Overview

BENEFIT NAME	BENEFIT AMOUNT
SPECIFIED LUMP SUM BENEFIT Primary insured: Spouse/Dependent children:	\$10,000 (additional amounts may be available in \$5,000 increments up to \$100,000)* 50% of the primary insured benefit amount Payable once per covered person, per lifetime
SUBSEQUENT CRITICAL ILLNESS EVENT AND SPECIFIED ACCIDENTAL INJURY EVENT BENEFIT Primary insured: Spouse/Dependent children:	\$5,000 \$2,500 No lifetime maximum
CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT Primary insured: Spouse/Dependent children:	\$3,000 \$1,500 Payable once per covered person, per lifetime
SUDDEN CARDIAC ARREST BENEFIT** Primary insured: Spouse/Dependent children:	\$10,000 \$5,000 Payable once per covered person, per lifetime

*Applicants who apply for \$15,000-\$30,000 require underwriting; applicants who apply for \$35,000 and above require underwriting and must meet other stipulations. Ask your Aflac agent for more information.

**Sudden cardiac arrest is not a heart attack.

OPTIONAL CANCER LUMP SUM BENEFIT

RIDER SUMMARY PAGE

Policy Rider Series A73000



PEACE OF MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

Riders become part of the policy and are subject to all policy provisions, except the pre-existing condition limitations, unless modified herein.

WHAT WE WILL PAY

Important: Benefits are paid for a covered spouse and dependent children at 50 percent of the primary insured's benefit amount. All benefits reduce by one-half for losses incurred on or after the 75th birthday of a covered person.

Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

INVASIVE CANCER BENEFIT

Aflac will pay the same amount selected for the Major Critical Illness Event Lump Sum Benefit and Specified Accidental Injury Event Lump Sum Benefit/Major Critical Illness Lump Sum Benefit and Specified Accidental Injury Lump Sum Benefit upon a covered person's onset date of invasive cancer. This benefit is payable once per covered person, per lifetime.

CARCINOMA IN SITU BENEFIT

Aflac will pay \$3,000 upon a covered person's onset date of carcinoma in situ. This benefit is payable once per covered person, per lifetime.

DEFINITIONS

CARCINOMA IN SITU: a type of cancer in any area of the body whose cells are localized or confined to the site of origin and have not invaded surrounding tissue or spread to other tissue or organs (metastasized). **Carcinoma in situ is not melanoma or invasive cancer. Cancer that has invaded surrounding tissue or metastasized to other organs is not carcinoma in situ. The benefits in the rider for carcinoma in situ are lower than the benefits for invasive cancer.**

INVASIVE CANCER: disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of other tissue or organs (metastasized). Invasive cancer also includes but is not limited to leukemia, lymphoma, Hodgkin's disease, myeloproliferative and myelodysplastic



blood disorders, and invasive melanoma of Clark's Level III or higher, or a Breslow Level greater than 1.5 mm. Invasive cancer must receive a positive medical diagnosis. Cancer that has not invaded surrounding tissue or spread to other tissue or organs (metastasized) is not invasive cancer. Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered invasive cancer, nor are they considered carcinoma in situ. Benefits are not payable for such conditions diagnosed prior to the effective date of the rider.

LOSS: invasive cancer or carcinoma in situ.

ONSET DATE: the day the tissue specimen, culture, and/or titer is taken upon which the diagnosis of invasive cancer or carcinoma in situ is based. The onset date is not the date the diagnosis is communicated to the covered person.

SKIN CANCER: a cancer that forms in the tissues of the skin and is confined to the skin. There are several types of skin cancer. Skin cancer that forms in melanocytes (skin cells that make pigment) is called melanoma (see the definition for invasive cancer and noninvasive melanoma skin cancer).

The rider pays benefits for invasive cancer only. No benefits are paid for skin cancer unless the skin cancer metastasizes and becomes invasive cancer.

EXCLUDED SKIN CANCERS:

- 1. NONMELANOMA SKIN CANCER:** a skin cancer other than a melanoma that begins in the upper part of the skin (epidermis).
- 2. NONINVASIVE MELANOMA SKIN CANCER:** a skin cancer that has not spread outside the tissue in which it began and includes melanoma of Clark's Level I or II, or a Breslow Level less than or equal to 1.5 mm.

REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.



WHAT IS NOT COVERED

LIMITATIONS AND EXCLUSIONS

Benefits payable under the rider will be reduced by one-half for losses that begin on or after the 75th birthday of a covered person.

Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); or any other disease, sickness, or incapacity.

The rider contains a 30-day waiting period. If a covered person has a loss before his or her coverage under the rider has been in force 30 days, benefits will not be payable for that loss. At your option, you may elect to void the coverage under the rider and receive a full refund of premium for such coverage under the rider.

TERMS YOU NEED TO KNOW

EFFECTIVE DATE

The effective date of the rider is as stated in the Policy Schedule.

For benefits to be payable, the onset date of the loss must occur after the 30-day waiting period and while coverage is in force.

Aflac will not pay benefits whenever a policyholder is determined to be a Specially Designated National or Blocked Person as defined by the Office of Foreign Assets Control (OFAC). Aflac will periodically check all policyholders against the list published by OFAC. If a policyholder is listed as a Specially Designated National or Blocked Person, the policy will be suspended and reported to OFAC.

Aflac will not pay benefits for skin cancer, nonmelanoma skin cancer, or noninvasive melanoma skin cancer.

TERMINATION

The rider will terminate upon the earlier of the termination of the policy to which it is attached, the failure to pay the premiums for the rider, or the date upon which there are no longer any payable benefits for any covered person.



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