

Aflac Group Critical Illness

INSURANCE – PLAN INCLUDES BENEFITS
FOR CANCER AND HEALTH SCREENING

We help take care of your
expenses while you take
care of yourself.



AGC2100743

Aflac®



EXP 5/22

Here's why the Aflac Group Critical Illness plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Critical Illness plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there. Having group critical illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

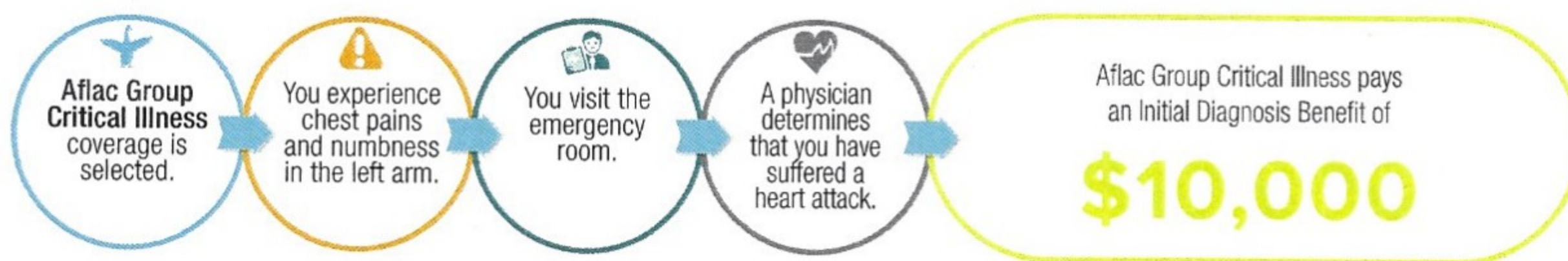
The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
 - Cancer
 - Heart Attack (Myocardial Infarction)
 - Stroke
 - Kidney Failure (End-Stage Renal Failure)
 - Major Organ Transplant
 - Bone Marrow Transplant (Stem Cell Transplant)
 - Sudden Cardiac Arrest
 - Coronary Artery Bypass Surgery
 - Non-Invasive Cancer
 - Skin Cancer
- Health Screening Benefit

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

How it works



Amount payable based on \$10,000 Initial Diagnosis Benefit.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

Benefits Overview

COVERED CRITICAL ILLNESSES:

CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
MAJOR ORGAN TRANSPLANT (25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant)	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%
SUDDEN CARDIAC ARREST	100%
NON-INVASIVE CANCER	25%
CORONARY ARTERY BYPASS SURGERY	25%

INITIAL DIAGNOSIS

We will pay a lump sum benefit upon initial diagnosis of a covered critical illness when such diagnosis is caused by or solely attributed to an underlying disease. Cancer diagnoses are subject to the cancer diagnosis limitation. Benefits will be based on the face amount in effect on the critical illness date of diagnosis.

ADDITIONAL DIAGNOSIS

We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

REOCCURRENCE

We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months. Cancer diagnoses are subject to the cancer diagnosis limitation.

CHILD COVERAGE AT NO ADDITIONAL COST

Each dependent child is covered at 50 percent of the primary insured's benefit amount at no additional charge. Children-only coverage is not available.

SKIN CANCER BENEFIT

We will pay \$250 for the diagnosis of skin cancer. We will pay this benefit once per calendar year.

WAIVER OF PREMIUM

If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the plan.

SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage. Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time.

HEALTH SCREENING BENEFIT (Employee and Spouse only)

We will pay \$50 for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year.

This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.

This benefit is not paid for dependent children.

HEART EVENT RIDER

CATEGORY 1: SPECIFIED SURGERIES OF THE HEART (Mitral Valve Replacement or Repair, Aortic Valve Replacement or Repair, Surgical Treatment of Abdominal Aortic Aneurysm, Coronary Artery Bypass Surgery (CABS)* 100%

CATEGORY 2: INVASIVE HEART PROCEDURES AND TECHNIQUES OF THE HEART (AngioJet Clot Busting, Balloon Angioplasty (or Balloon Valvuloplasty), Laser Angioplasty, Atherectomy, Stent Implantation, Cardiac Catheterization, Automatic Implantable (or Internal) Cardioverter Defibrillator (AICD), Pacemakers) 10%

These benefits will be paid based on the face amount in effect on the critical illness date of diagnosis.

*The 75% benefit available in the rider, combined with the partial benefit available in the certificate, equals a 100% benefit for coronary artery bypass surgery. Benefits are payable for the specified surgeries and procedures listed above when caused by a defined underlying disease, treatment is recommended by a doctor, and is not excluded by name or specific description. Benefits from each category are payable once per calendar year, per insured. If multiple procedures are performed at the same time, benefits will be payable only at the highest benefit level and will not exceed the percentage shown above.

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

Group Critical Illness

NV - Weekly (52pp/yr) Rates

NONTOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$0.91	\$1.47	\$2.03	\$2.59	\$3.14	\$3.70	\$4.26	\$4.82	\$5.38	\$5.94
30-39	\$1.24	\$2.13	\$3.01	\$3.90	\$4.79	\$5.68	\$6.56	\$7.45	\$8.34	\$9.23
40-49	\$2.26	\$4.18	\$6.09	\$8.01	\$9.92	\$11.84	\$13.75	\$15.67	\$17.58	\$19.50
50-59	\$3.89	\$7.42	\$10.96	\$14.50	\$18.04	\$21.57	\$25.11	\$28.65	\$32.18	\$35.72
60+	\$6.91	\$13.47	\$20.03	\$26.59	\$33.15	\$39.71	\$46.27	\$52.83	\$59.39	\$65.95

NONTOBACCO - Spouse									
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$0.91	\$1.19	\$1.47	\$1.75	\$2.03	\$2.31	\$2.59	\$2.86	\$3.14
30-39	\$1.24	\$1.68	\$2.13	\$2.57	\$3.01	\$3.46	\$3.90	\$4.35	\$4.79
40-49	\$2.26	\$3.22	\$4.18	\$5.14	\$6.09	\$7.05	\$8.01	\$8.97	\$9.92
50-59	\$3.89	\$5.66	\$7.42	\$9.19	\$10.96	\$12.73	\$14.50	\$16.27	\$18.04
60+	\$6.91	\$10.19	\$13.47	\$16.75	\$20.03	\$23.31	\$26.59	\$29.87	\$33.15

TOBACCO - Employee										
Issue Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$1.19	\$2.03	\$2.87	\$3.71	\$4.55	\$5.39	\$6.23	\$7.07	\$7.91	\$8.75
30-39	\$1.88	\$3.40	\$4.93	\$6.46	\$7.99	\$9.51	\$11.04	\$12.57	\$14.09	\$15.62
40-49	\$3.64	\$6.93	\$10.22	\$13.52	\$16.81	\$20.10	\$23.39	\$26.68	\$29.97	\$33.27
50-59	\$6.50	\$12.65	\$18.80	\$24.95	\$31.10	\$37.25	\$43.41	\$49.56	\$55.71	\$61.86
60+	\$11.65	\$22.96	\$34.26	\$45.57	\$56.87	\$68.18	\$79.48	\$90.78	\$102.09	\$113.39

TOBACCO - Spouse									
Issue Age	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	\$1.19	\$1.61	\$2.03	\$2.45	\$2.87	\$3.29	\$3.71	\$4.13	\$4.55
30-39	\$1.88	\$2.64	\$3.40	\$4.17	\$4.93	\$5.70	\$6.46	\$7.22	\$7.99
40-49	\$3.64	\$5.29	\$6.93	\$8.58	\$10.22	\$11.87	\$13.52	\$15.16	\$16.81
50-59	\$6.50	\$9.58	\$12.65	\$15.73	\$18.80	\$21.88	\$24.95	\$28.03	\$31.10
60+	\$11.65	\$17.31	\$22.96	\$28.61	\$34.26	\$39.91	\$45.57	\$51.22	\$56.87

Base Plan:

- With Cancer Benefit
- \$50 Health Screening Benefit
- \$250 Skin Cancer Benefit
- Without Additional Benefits
(Loss of Sight, Speech, Hearing)
(Coma, Burns, Paralysis)

Riders:

- Heart Rider

Provisions:

- No Pre-Existing Condition Limitation
- Add'l Separation Waiting Period: 6 Months
- Re-Separation Waiting Period: 6 Months
- Standard Portability
- Rate Guarantee: 2 Years

Group Attributes:

- Situs State: NV
- Eligible Lives: 2200

Please Note: Premiums shown are accurate as of publication. They are subject to change.

Published: Nov-17

Series C21000

CI21000-171130-125037-F3zU5P0-037Y1X-23931

Product Code: CI171130-125037