

Aflac Open Enrollment for Prairie Hills School District 144 Employees

Thanks for taking the time to learn more about Aflac. Aflac's plans pay cash benefits directly to you, if you or a family member becomes sick or hurt. Think of it as the opposite of health insurance. Health insurance helps cover medical bills, while Aflac pays cash directly to you, to help with your personal bills. The money you receive can help with uncovered medical expenses, or more importantly your personal bills, like rent/mortgage, car payments, groceries, utilities and other family expenses.

Information on the 5 plans being offered are included, which are Aflac's Short-Term Disability, Hospital Choice, Accident Advantage, Cancer Protection and Critical Illness. The following PDF has an overview of each plan, as well as the semi-monthly rates that would be payroll deducted if you wish to enroll. The deadline to enroll will be Friday, May 29th.

Short Term Disability: Coverage for time missed from work due to an accident, illness and maternity. It can cover you as soon as the first day for off-the-job accidents and 8th day for illnesses. You can also choose to push it back to start on the 15th day, which would lower your premium. The plan pays up to 3 or 6 months (you choose) for an accident or illness. For maternity, it pays through the 6th week, unless delivered by c-section, which will pay through the 8th week.

Aflac Choice Hospital Coverage: The plan is designed to pay benefits to you based on the treatment of an accident, illness or maternity. Choice helps generate money back to you to help with any expenses that you may need to cover. The plan does have options to cover you and your family.

Accident Advantage: The plan is designed to pay cash benefits directly to you, if you or a family member are treated for an accident or injury. On top of dozens of payouts for accidental treatment, there is also a wellness benefit that pays you \$60 once per year to have a routine exam performed.

Cancer Protection: The plan is designed to pay larger amounts based on the diagnosis and treatment of cancer. The money can help with left over medical expenses, uncovered non-medical costs related to treatment (parking, tolls, food) or most importantly your personal expenses.

Critical Care and Recovery: The plan is designed to pay larger amounts for a diagnosis and treatment of a critical illness, such as heart attack, stroke, bypass surgery and more. It pays an initial benefit of \$7,500 upon diagnosis and then benefits throughout treatment for things like hospital stays and continuing care.

Please feel free to reach out with any questions or if there's anything more that we can do to help. I can help you enroll by phone if you would like to move forward. All of the plans outside of Disability are payroll deducted pre-taxed. The rates never increase for any of our plans. All of the plans are fully portable, meaning if you are no longer employed by the district, you are able to continue your coverage at the same rate. Thanks for your consideration and let us know if there's anything more we can do to help!

Vince Scaletta

Cell: 708-363-6940

vince_scaletta@us.aflac.com

Aflac Short-Term Disability Insurance

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



Helping Pay Your Bills, While You Pay Attention to You

What if one day, not very far in the future, you become disabled and you can't go to work. How would you pay for the expenses of daily life such as monthly mortgage or rent, groceries and your utilities? The bills keep on coming even if you're unable to work. That's where Aflac's short-term disability insurance policy can help make the difference. It's a source of monthly income you may need to help take care of your bills while you take care of yourself.

Why Aflac Short-Term Disability may be the best choice for you:

- It's sold on an individual basis. You choose the plan that's right for you based on your financial needs and income.
- We offer the option of guaranteed-issue,¹ short-term disability coverage. That means no medical questionnaire is required.
- We pay you a cash benefit for each day you are disabled.²



Here's how we can help

When disabled, you may not only lose the ability to earn a living, but you may also lose savings or retirement funds. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in your financial planning.

Aflac provides benefits for both total and partial disability. Even if you're able to work, partial disability benefits may be available to help compensate for lost income.

Aflac does not coordinate benefits. Regardless of any other disability insurance you may have, including Social Security, we will pay you directly.

The facts say you need the protection of the Aflac Short-Term Disability plan:

FACT NO. 1

BEFORE THEY RETIRE,

1-in-4

AMERICANS ENTERING THE WORKFORCE WILL
BECOME DISABLED.³

FACT NO. 2

NEARLY

90%

OF DISABILITIES ARE NOT WORK RELATED.³

¹Subject to certain conditions.

²Subject to your benefit period and elimination period.

³2015 Disability Insurance Awareness Month, Facts from LIMRA.



Rate sheet prepared by Web User on 4/22/2020 6:50:31 AM.
 Illinois Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.
 For more information about policy/plan benefits and limitations, please refer to the accompanying
 product brochure for each insurance policy/plan listed below.

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
3 MONTHS	18-49	\$14.30	\$15.73	\$17.16	\$18.59	\$20.02	\$21.45	\$22.88	\$24.31	\$25.74	\$27.17
	50-64	\$14.95	\$16.45	\$17.94	\$19.44	\$20.93	\$22.43	\$23.92	\$25.42	\$26.91	\$28.41
	65-74	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94	\$32.76	\$34.58
6 MONTHS	18-49	\$18.20	\$20.02	\$21.84	\$23.66	\$25.48	\$27.30	\$29.12	\$30.94	\$32.76	\$34.58
	50-64	\$19.50	\$21.45	\$23.40	\$25.35	\$27.30	\$29.25	\$31.20	\$33.15	\$35.10	\$37.05
	65-74	\$24.70	\$27.17	\$29.64	\$32.11	\$34.58	\$37.05	\$39.52	\$41.99	\$44.46	\$46.93

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
3 MONTHS	18-49	\$8.45	\$9.30	\$10.14	\$10.99	\$11.83	\$12.68	\$13.52	\$14.37	\$15.21	\$16.06
	50-64	\$9.10	\$10.01	\$10.92	\$11.83	\$12.74	\$13.65	\$14.56	\$15.47	\$16.38	\$17.29
	65-74	\$11.05	\$12.16	\$13.26	\$14.37	\$15.47	\$16.58	\$17.68	\$18.79	\$19.89	\$21.00
6 MONTHS	18-49	\$9.75	\$10.73	\$11.70	\$12.68	\$13.65	\$14.63	\$15.60	\$16.58	\$17.55	\$18.53
	50-64	\$11.70	\$12.87	\$14.04	\$15.21	\$16.38	\$17.55	\$18.72	\$19.89	\$21.06	\$22.23
	65-74	\$14.95	\$16.45	\$17.94	\$19.44	\$20.93	\$22.43	\$23.92	\$25.42	\$26.91	\$28.41



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 Illinois Payroll Premium rates are Semi-Monthly for industry Class A.

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 For more information about policy/plan benefits and limitations, please refer to the accompanying
 product brochure for each insurance policy/plan listed below.

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Benefit Period	Age	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
3 MONTHS	18-49	\$28.60	\$30.03	\$31.46	\$32.89	\$34.32	\$35.75	\$37.18	\$38.61	\$40.04	\$41.47
	50-64	\$29.90	\$31.40	\$32.89	\$34.39	\$35.88	\$37.38	\$38.87	\$40.37	\$41.86	\$43.36
	65-74	\$36.40	\$38.22	\$40.04	\$41.86	\$43.68	\$45.50	\$47.32	\$49.14	\$50.96	\$52.78
6 MONTHS	18-49	\$36.40	\$38.22	\$40.04	\$41.86	\$43.68	\$45.50	\$47.32	\$49.14	\$50.96	\$52.78
	50-64	\$39.00	\$40.95	\$42.90	\$44.85	\$46.80	\$48.75	\$50.70	\$52.65	\$54.60	\$56.55
	65-74	\$49.40	\$51.87	\$54.34	\$56.81	\$59.28	\$61.75	\$64.22	\$66.69	\$69.16	\$71.63

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Benefit Period	Age	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
3 MONTHS	18-49	\$16.90	\$17.75	\$18.59	\$19.44	\$20.28	\$21.13	\$21.97	\$22.82	\$23.66	\$24.51
	50-64	\$18.20	\$19.11	\$20.02	\$20.93	\$21.84	\$22.75	\$23.66	\$24.57	\$25.48	\$26.39
	65-74	\$22.10	\$23.21	\$24.31	\$25.42	\$26.52	\$27.63	\$28.73	\$29.84	\$30.94	\$32.05
6 MONTHS	18-49	\$19.50	\$20.48	\$21.45	\$22.43	\$23.40	\$24.38	\$25.35	\$26.33	\$27.30	\$28.28
	50-64	\$23.40	\$24.57	\$25.74	\$26.91	\$28.08	\$29.25	\$30.42	\$31.59	\$32.76	\$33.93
	65-74	\$29.90	\$31.40	\$32.89	\$34.39	\$35.88	\$37.38	\$38.87	\$40.37	\$41.86	\$43.36



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 Illinois Payroll Premium rates are Semi-Monthly for industry Class A.

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 For more information about policy/plan benefits and limitations, please refer to the accompanying
 product brochure for each insurance policy/plan listed below.

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 0/7 DAYS

Annual Income		\$60,000	\$61,000	\$63,000	\$68,000	\$73,000	\$78,000	\$82,000	\$87,000	\$92,000	\$97,000
Benefit Period	Age	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900
3 MONTHS	18-49	\$42.90	\$44.33	\$45.76	\$47.19	\$48.62	\$50.05	\$51.48	\$52.91	\$54.34	\$55.77
	50-64	\$44.85	\$46.35	\$47.84	\$49.34	\$50.83	\$52.33	\$53.82	\$55.32	\$56.81	\$58.31
	65-74	\$54.60	\$56.42	\$58.24	\$60.06	\$61.88	\$63.70	\$65.52	\$67.34	\$69.16	\$70.98
6 MONTHS	18-49	\$54.60	\$56.42	\$58.24	\$60.06	\$61.88	\$63.70	\$65.52	\$67.34	\$69.16	\$70.98
	50-64	\$58.50	\$60.45	\$62.40	\$64.35	\$66.30	\$68.25	\$70.20	\$72.15	\$74.10	\$76.05
	65-74	\$74.10	\$76.57	\$79.04	\$81.51	\$83.98	\$86.45	\$88.92	\$91.39	\$93.86	\$96.33

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		\$60,000	\$61,000	\$63,000	\$68,000	\$73,000	\$78,000	\$82,000	\$87,000	\$92,000	\$97,000
Benefit Period	Age	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900
3 MONTHS	18-49	\$25.35	\$26.20	\$27.04	\$27.89	\$28.73	\$29.58	\$30.42	\$31.27	\$32.11	\$32.96
	50-64	\$27.30	\$28.21	\$29.12	\$30.03	\$30.94	\$31.85	\$32.76	\$33.67	\$34.58	\$35.49
	65-74	\$33.15	\$34.26	\$35.36	\$36.47	\$37.57	\$38.68	\$39.78	\$40.89	\$41.99	\$43.10
6 MONTHS	18-49	\$29.25	\$30.23	\$31.20	\$32.18	\$33.15	\$34.13	\$35.10	\$36.08	\$37.05	\$38.03
	50-64	\$35.10	\$36.27	\$37.44	\$38.61	\$39.78	\$40.95	\$42.12	\$43.29	\$44.46	\$45.63
	65-74	\$44.85	\$46.35	\$47.84	\$49.34	\$50.83	\$52.33	\$53.82	\$55.32	\$56.81	\$58.31

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.



The policy is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

Aflac SmartClaim®
One Day Pay™

AFLAC CHOICE

HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

Policy Series B40000



Life is full of tough choices, but this isn't one of them.

Aflac Choice makes selecting the right coverage easier and less stressful. With your trusted Aflac agent you can tailor Aflac Choice to meet your specific needs and enhance your existing coverage. Choose the options you want and ignore the rest.

Here's how we can help

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses that may not be covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.

If choosing the right coverage has given you one giant headache in the past, don't worry. We're here to help.

Why Aflac Choice may be the right policy for you

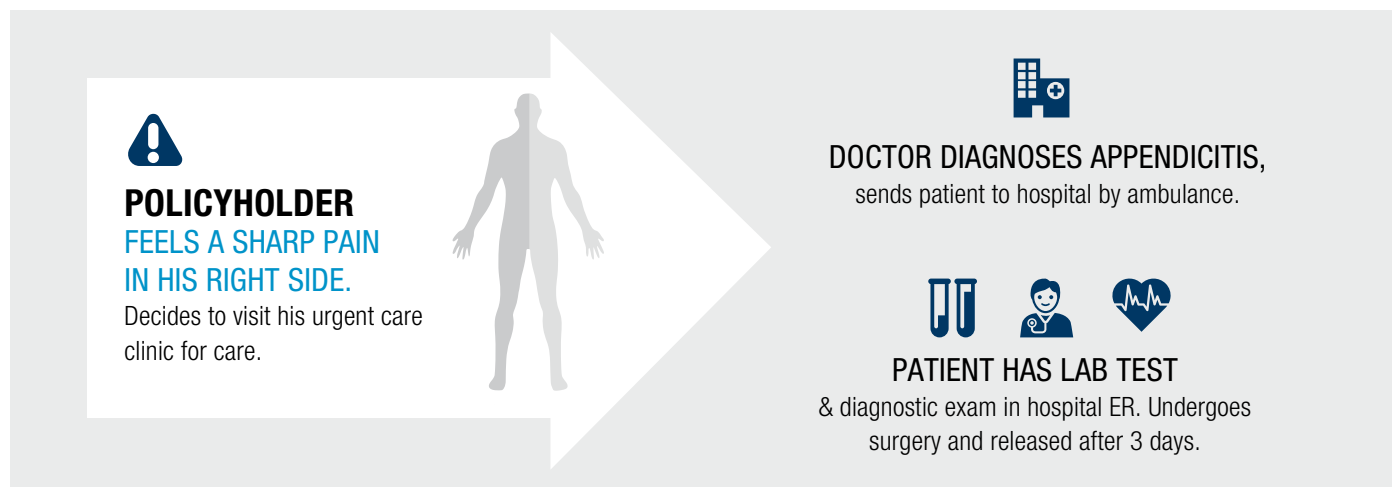
- It's customizable. You choose the plan that's right for you based on your specific needs. It also works well with our other products.
- Guaranteed-issue options available—that means there is no medical questionnaire required.
- We pay cash directly to you (unless you tell us otherwise)—not the doctor or hospital.



Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned, for covered hospital expenses. We provide you with financial resources to help you overcome some of the unexpected expenses associated with a visit to the hospital, giving you less to worry about so you can focus your energy on getting better.

How it works



Choice 1	Choice 2	Choice 3	Choice 4
\$1,600	\$2,200	\$2,010	\$2,610
Aflac Choice Policy	Policy + Hospital Stay and Surgical Care Rider	Policy + Extended Benefits Rider	Policy + Both Riders

The above example is based on four scenarios. **Choice 1 Scenario:** Policyholder has the Aflac Choice policy only; includes a Hospital Confinement Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. **Choice 2 Scenario:** Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). **Choice 3 Scenario:** Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). **Choice 4 Scenario:** Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). Benefits may vary by state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Coverage Options

Choose the Policy and Riders that Fit Your Needs

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
CONTINUATION OF COVERAGE	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>



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 Illinois Payroll Premium rates are Semi-Monthly for industry Class B.

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 product brochure for each insurance policy/plan listed below.

AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 500 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$8.39	\$5.72	\$9.04	\$23.15
50-59	\$8.65	\$6.50	\$11.57	\$26.72
60-75	\$8.91	\$6.57	\$15.08	\$30.56
18-49 INSURED/SPOUSE	\$10.99	\$12.03	\$16.51	\$39.53
50-59	\$11.64	\$13.46	\$22.95	\$48.05
60-75	\$11.96	\$13.59	\$28.80	\$54.35
18-49 ONE-PARENT FAMILY	\$10.99	\$11.38	\$12.48	\$34.85
50-59	\$11.25	\$11.64	\$14.24	\$37.13
60-75	\$11.51	\$11.90	\$18.66	\$42.07
18-49 TWO-PARENT FAMILY	\$12.55	\$14.56	\$16.84	\$43.95
50-59	\$12.81	\$14.82	\$23.21	\$50.84
60-75	\$13.07	\$15.47	\$30.75	\$59.29

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.

AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 1000 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$13.26	\$5.72	\$9.04	\$28.02
50-59	\$13.52	\$6.50	\$11.57	\$31.59
60-75	\$13.91	\$6.57	\$15.08	\$35.56
18-49 INSURED/SPOUSE	\$18.79	\$12.03	\$16.51	\$47.33
50-59	\$19.89	\$13.46	\$22.95	\$56.30
60-75	\$21.26	\$13.59	\$28.80	\$63.65
18-49 ONE-PARENT FAMILY	\$16.84	\$11.38	\$12.48	\$40.70
50-59	\$17.10	\$11.64	\$14.24	\$42.98
60-75	\$17.36	\$11.90	\$18.66	\$47.92
18-49 TWO-PARENT FAMILY	\$19.96	\$14.56	\$16.84	\$51.36
50-59	\$20.15	\$14.82	\$23.21	\$58.18
60-75	\$21.52	\$15.47	\$30.75	\$67.74

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.



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 Illinois Payroll Premium rates are Semi-Monthly for industry Class B.

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 product brochure for each insurance policy/plan listed below.

AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 1500 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$18.79	\$5.72	\$9.04	\$33.55
50-59	\$18.98	\$6.50	\$11.57	\$37.05
60-75	\$19.89	\$6.57	\$15.08	\$41.54
18-49 INSURED/SPOUSE	\$27.37	\$12.03	\$16.51	\$55.91
50-59	\$28.93	\$13.46	\$22.95	\$65.34
60-75	\$31.46	\$13.59	\$28.80	\$73.85
18-49 ONE-PARENT FAMILY	\$23.34	\$11.38	\$12.48	\$47.20
50-59	\$23.60	\$11.64	\$14.24	\$49.48
60-75	\$23.86	\$11.90	\$18.66	\$54.42
18-49 TWO-PARENT FAMILY	\$27.63	\$14.56	\$16.84	\$59.03
50-59	\$29.19	\$14.82	\$23.21	\$67.22
60-75	\$31.72	\$15.47	\$30.75	\$77.94

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.

AFLAC HOSPITAL CHOICE - Option 1 Benefit Amount 2000 - Series B40100

	Premium	EBR	HSSCR	Total
18-49 INDIVIDUAL	\$25.03	\$5.72	\$9.04	\$39.79
50-59	\$25.29	\$6.50	\$11.57	\$43.36
60-75	\$26.78	\$6.57	\$15.08	\$48.43
18-49 INSURED/SPOUSE	\$37.31	\$12.03	\$16.51	\$65.85
50-59	\$39.39	\$13.46	\$22.95	\$75.80
60-75	\$43.23	\$13.59	\$28.80	\$85.62
18-49 ONE-PARENT FAMILY	\$30.81	\$11.38	\$12.48	\$54.67
50-59	\$31.01	\$11.64	\$14.24	\$56.89
60-75	\$31.27	\$11.90	\$18.66	\$61.83
18-49 TWO-PARENT FAMILY	\$37.51	\$14.56	\$16.84	\$68.91
50-59	\$39.65	\$14.82	\$23.21	\$77.68
60-75	\$43.49	\$15.47	\$30.75	\$89.71

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

*Note - The Extended Benefit Rider and Hospital Stay and Surgical Care Rider are not available with Option H.

Aflac Accident Advantage

ACCIDENT-ONLY INSURANCE – OPTION 4

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



Aflac SmartClaim®
One Day Pay™

AFLAC ACCIDENT ADVANTAGE

ACCIDENT-ONLY INSURANCE – OPTION 4

Policy Series A36000

AA⁴

Be Prepared for Life's Unexpected Mishaps

Accidents can happen at any time. You could suffer an accidental injury while you are working around the house or walking into work. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay.

In the event of an unexpected injury, Aflac can help protect your personal finances. We provide individuals and families affordable insurance that helps with expenses that may not be covered by major medical insurance. Aflac pays cash benefits directly to you (unless you specify otherwise), so you can use the cash for anything you want. Which means uncovered medical expenses won't break the bank if you are injured.

And since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.



The facts say you need the protection of the Aflac Accident Advantage insurance policy:

FACT NO. 1

ABOUT **1** OUT OF **8**

PEOPLE SEEK MEDICAL ATTENTION FOR AN INJURY.¹

FACT NO. 2

\$5,500

THE AVERAGE MEDICAL EXPENSES FOR AN ACCIDENTAL INJURY.¹

¹Injury Facts, 2014 Edition, National Safety Council.

Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits for covered accidental injuries directly to you, unless assigned. Your own peace of mind and the assurance that your family will have help financially are powerful reasons to consider Aflac.

The financial impact of an accident is often surprising. Most people have expenses after an accident they never thought of before. From out-of-pocket medical costs to a temporary loss of income, your finances may be strained. If you or a family member suffered an accidental injury, can your finances handle it?

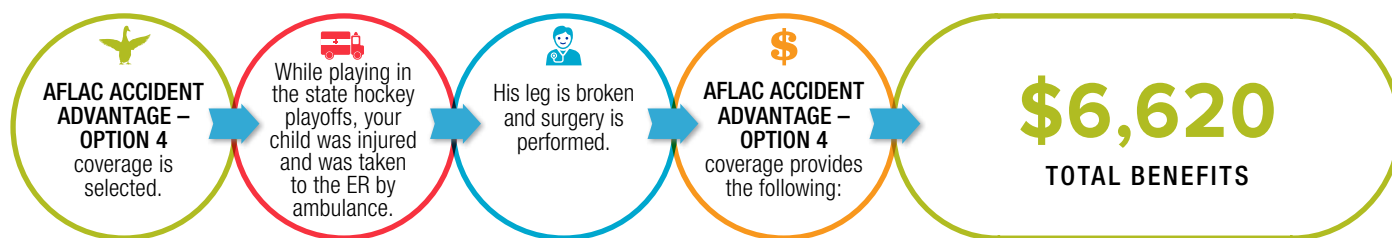
What does the Aflac Accident Advantage policy include?

- A wellness benefit payable for routine medical exams to encourage early detection and prevention.
- Benefits payable for fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries, and surgical procedures.
- Benefits payable for initial treatment, X-rays, major diagnostic exams, and follow-up treatments.
- Benefits payable for physical, speech, and occupational therapy.
- Daily hospitalization benefits payable for hospital stays, and additional daily benefits paid for stays in a hospital intensive care unit.

Why Aflac Accident Advantage may be the right choice for you:

- No underwriting questions to answer²
- No coordination of benefits—we pay regardless of any other insurance you may have
- No network restrictions—you choose your own health care provider
- Portable—take the plan with you if you change jobs or retire
- 24-hour accident insurance

How it works



The above example is based on a scenario for the Aflac Accident Advantage – Option 4 that includes the following benefit conditions: Ambulance Benefit of \$250 (ground ambulance transportation); Accident Treatment Benefit of \$200 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of \$2,000 (fractured leg (femur)—open reduction under anesthesia); Initial Accident Hospitalization Benefit of \$1,500; Accident Hospital Confinement Benefit of \$300 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of \$250 (CT scan); Appliances Benefit of \$350 (wheelchair); Therapy Benefit of \$360 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of \$240 (6 follow-up treatments); Family Support Benefit of \$20 (hospitalized for 1 day); Family Lodging Benefit of \$150 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of \$1,000.

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 outline of coverage and policy for complete benefit details, definitions, limitations, and exclusions.

²Association and associate-only accounts have one underwriting question.

AFLAC ACCIDENT ADVANTAGE – OPTION 4 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT																
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	\$1,500 when admitted for a hospital confinement of at least 18 hours or \$2,500 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person																
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$300 per day, up to 365 days per covered accident, per covered person																
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	Additional \$500 per day for up to 15 days, per covered accident, per covered person																
ACCIDENT TREATMENT BENEFIT	Payable once per 24-hour period and only once per covered accident, per covered person Hospital emergency room with X-ray: \$200 Hospital emergency room without X-ray: \$170 Office or facility (other than a hospital emergency room) with X-ray: \$150 Office or facility (other than a hospital emergency room) without X-ray: \$120																
AMBULANCE BENEFIT	\$250 ground ambulance transportation or \$1,875 air ambulance transportation																
BLOOD/PLASMA/PLATELETS BENEFIT	\$300 once per covered accident, per covered person																
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$250 per calendar year, per covered person																
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$40 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person																
THERAPY BENEFIT	\$40 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person																
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: \$350 Wheelchair: \$350 Walker: \$120 Body jacket: \$350 Leg brace: \$150 Walking boot: \$120 Knee scooter: \$350 Crutches: \$120 Cane: \$25 Payable once per covered accident, per covered person																
PROSTHESIS BENEFIT	\$1,000 once per covered accident, per covered person																
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$1,000 once per covered person, per lifetime																
REHABILITATION FACILITY BENEFIT	\$200 per day																
HOME MODIFICATION BENEFIT	\$4,000 once per covered accident, per covered person																
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	Pays benefits for the treatments listed below: DISLOCATIONS \$120–\$4,500 BURNS \$135–\$13,000 SKIN GRAFTS 50% of the burns benefit amount paid for the burn involved EYE INJURIES Surgical repair \$350 Removal of foreign body by a physician .. \$75 LACERATIONS Not requiring sutures \$40 Less than 5 centimeters \$90 At least 5 cm but not more than 15 cm .. \$300 Over 15 centimeters \$600 FRACTURES \$150–\$4,000 CONCUSSION (brain) \$150 EMERGENCY DENTAL WORK Broken tooth repaired with crown \$500 Broken tooth resulting in extraction \$160 COMA \$12,500 PARALYSIS Quadriplegia \$12,500 Paraplegia \$6,250 Hemiplegia \$4,750 SURGICAL PROCEDURES \$250–\$1,500 MISCELLANEOUS SURGICAL PROCEDURES \$140–\$350 PAIN MANAGEMENT (NON-SURGICAL) Epidural \$100																
ACCIDENTAL-DEATH BENEFIT	<table border="1"> <thead> <tr> <th></th> <th>Common-Carrier Accident</th> <th>Other Accident</th> <th>Hazardous Activity Accident</th> </tr> </thead> <tbody> <tr> <td>INSURED</td> <td>\$200,000</td> <td>\$50,000</td> <td>\$10,000</td> </tr> <tr> <td>SPOUSE</td> <td>\$200,000</td> <td>\$50,000</td> <td>\$10,000</td> </tr> <tr> <td>CHILD</td> <td>\$30,000</td> <td>\$15,000</td> <td>\$5,000</td> </tr> </tbody> </table>		Common-Carrier Accident	Other Accident	Hazardous Activity Accident	INSURED	\$200,000	\$50,000	\$10,000	SPOUSE	\$200,000	\$50,000	\$10,000	CHILD	\$30,000	\$15,000	\$5,000
	Common-Carrier Accident	Other Accident	Hazardous Activity Accident														
INSURED	\$200,000	\$50,000	\$10,000														
SPOUSE	\$200,000	\$50,000	\$10,000														
CHILD	\$30,000	\$15,000	\$5,000														
ACCIDENTAL-DISEMBLEMENT BENEFIT	\$300–\$50,000																
WELLNESS BENEFIT	\$60 once per calendar year																
FAMILY SUPPORT BENEFIT	\$20 per day (up to 30 days), per covered accident																
ORGANIZED SPORTING ACTIVITY BENEFIT	Additional 25% of the benefits payable, limited to \$1,000 per policy, per calendar year																
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met																
WAIVER OF PREMIUM BENEFIT	Yes																
TRANSPORTATION BENEFIT	\$700 per round trip, up to 3 round trips per calendar year, per covered person																
FAMILY LODGING BENEFIT	\$150 per night, up to 30 days per covered accident																

REFER TO THE OUTLINE OF COVERAGE AND POLICY FOR COMPLETE BENEFIT DETAILS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS.



Rate sheet prepared by Web User on 4/22/2020 6:49:48 AM.
Illinois Payroll Premium rates are Semi-Monthly for industry Class A.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.
For more information about policy/plan benefits and limitations, please refer to the accompanying
product brochure for each insurance policy/plan listed below.

Accident Advantage - 24-HOUR ACCIDENT OPTION 4 - Series A36000

	Premium	Total
18-75 INDIVIDUAL	\$12.55	\$12.55
18-75 NAMED INSURED/SPOUSE	\$17.94	\$17.94
18-75 ONE-PARENT FAMILY	\$21.52	\$21.52
18-75 TWO-PARENT FAMILY	\$28.08	\$28.08

Aflac Cancer Protection Assurance

CANCER INDEMNITY INSURANCE – OPTION 2

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



The policy is a supplement to health insurance and is not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

Aflac SmartClaim®
One Day Pay™

AFLAC CANCER PROTECTION ASSURANCE

CANCER INDEMNITY INSURANCE – OPTION 2

Policy Series B70000



Aflac Cancer Protection Assurance: real coverage when you need it most.

Cancer treatment is changing—and Aflac is proud to be changing with it. Thanks to advances in science and treatment, more and more Americans today are living with cancer.¹ Aflac Cancer Protection Assurance helps cover these innovative treatments with benefits that really care for you as a whole person.

From prevention to recovery, Aflac is with you every step of the way. Our benefits are built to see you all the way through cancer treatment and they'll stay with you for life after cancer.²



CANCER STATS YOU NEED TO KNOW

FACT NO. 1



LIFETIME RISK OF DEVELOPING CANCER IN
THE UNITED STATES.³

FACT NO. 2



LIFETIME RISK OF DEVELOPING CANCER IN
THE UNITED STATES.³

Of course, four-in-four hope they'll never get it. But for many—and for certain types of cancer—advances in science and treatment have transformed cancer into an illness that can be managed over a lifetime. **In fact: 89% of women who are diagnosed with breast cancer will survive it and 98% of men who develop prostate cancer will live with it for five years—or more.**⁴ Some cancer patients, even with insurance, spend about a third of their household income on out-of-pocket health care costs outside of insurance premiums.⁵

¹Progress Against Cancer – 2019 Annual Plan, National Cancer Institute. <https://www.cancer.gov/about-nci/budget/plan/progress>. Accessed: November 13, 2017. ²Coverage remains in force as long as premiums are paid. ³Cancer Facts & Figures 2017, American Cancer Society. ⁴National Cancer Institute, Surveillance, Epidemiology and End Results (SEER) Program. See: <https://seer.cancer.gov/statfacts/html/breast.html> and <https://seer.cancer.gov/statfacts/html/prost.html>. SEER Cancer Statistics Review, 1975-2014, National Cancer Institute. Bethesda, MD, https://seer.cancer.gov/csr/1975_2014/, based on November 2016 SEER data submission, posted to the SEER web site, April 2017. Accessed: December 13, 2017.

⁵Widowed Early, A Cancer Doctor Writes About the Harm of Medical Debt, NPR, August, 10 2018. <https://www.npr.org/sections/health-shots/2017/08/10/542589232/widowed-early-a-cancer-doctor-writes-about-the-harm-of-medical-debt>. Accessed: December 14, 2017.

Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you can have added financial resources to help with expenses incurred due to medical treatment, ongoing living expenses or any purpose you choose.

We're With You: Aflac Cancer Protection Assurance Stays with You for Life.

Aflac Cancer Protection Assurance pays cash benefits directly to you, unless assigned, when you need them most. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer treatment is expensive—today, cancer costs patients and families more than any other chronic illness.⁶

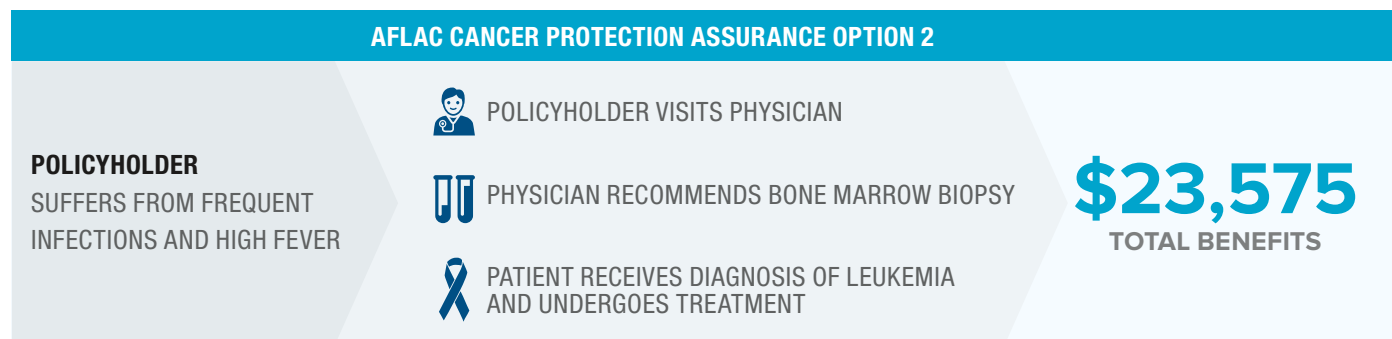
Major medical may not cover the cost of things like deductibles, co-pays, lost work time, or even travel. Aflac Cancer Protection Assurance can help with cancer-associated costs like these. It helps support you through the physical, emotional, and financial costs of cancer—and stays with you for life. Here's how it works:

We're with you, even when you're well. We pay a benefit for early detection and preventative care, like mammograms, PSA blood tests, and many other kinds of cancer screenings, too. Why? Because when cancer is found and treated early you're more likely to survive it.⁷

We'll see you all the way through treatment. If you're diagnosed with cancer, we offer benefits that you can count on—and thanks to One Day PaySM, your claim can be processed in just one day. You'll receive a benefit upon initial diagnosis of a covered cancer and our support doesn't end there.

We give you the freedom to choose the best care for you. You and your doctor decide on a treatment plan together; we help provide you with financial support for every month that you're undergoing that treatment. Want a second opinion? We provide a benefit for that, too.

HOW IT WORKS



The above example is based on a scenario for Aflac Cancer Protection Assurance – Option 2 that includes the following benefit conditions: Bone Marrow Biopsy (Cancer Screening Benefit) of \$75, Initial Diagnosis Benefit of \$4,000, IV Chemotherapy for 3 months (Physician-Administered Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy Benefit) of \$3,600, Immunotherapy (Physician-Administered Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy Benefit) for 6 months of \$7,200, Antinausea Benefit (9 months) of \$900, Stem Cell Transplant Benefit of \$7,000, Hospital Confinement Benefit (4 days) of \$800.

Benefits and/or premiums may vary based on state and benefit option selected. Riders are available for an additional premium. The policy has limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. The policy may contain a waiting period. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

⁶National Institutes of Health, Discussing Health Care Expenses in the Oncology Clinic: Analysis of Cost Conversations in Outpatient Encounters, November 2017 <https://www.ncbi.nlm.nih.gov/pubmed/28834684>. Accessed: December 13, 2017. ⁷National Cancer Institute, Cancer Trends Progress Report. See <https://progressreport.cancer.gov/detection>. Published: January 2017. Accessed: December 13, 2017.

Coverage Options

Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION
CANCER SCREENING	One \$75 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
PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)	\$250 per covered person, per lifetime
INITIAL DIAGNOSIS	Named Insured or Spouse: \$4,000 Dependent Child: \$8,000 Payable once per covered person, per lifetime
ADDITIONAL OPINION	\$300 per covered person, per lifetime
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-Administered: \$250 per calendar month Physician Administered: \$1,200 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.
HORMONAL THERAPY	\$25 once per calendar month
TOPICAL CHEMOTHERAPY	\$150 once per calendar month
ANTINAUSEA	\$100 once per calendar month
STEM CELL AND BONE MARROW TRANSPLANTATION	\$7,000; lifetime maximum of \$7,000 per covered person Donor Benefit: \$100 for stem cell donation, or \$750 for bone marrow donation Payable one time per covered person
BLOOD AND PLASMA	Inpatient: \$50 times the number of days paid under the Hospital Confinement Benefit, per covered person Outpatient: \$175 per day, per covered person
SURGERY/ANESTHESIA	\$100-\$3,400 Anesthesia: additional 25% of the Surgery Benefit Maximum daily benefit will not exceed \$4,250; no lifetime maximum on the number of operations
SKIN CANCER SURGERY	Laser or Cryosurgery: \$35 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 (WITH CORRELATING INTERNAL CANCER DIAGNOSIS)	\$250 per covered person, per lifetime
HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS	Named Insured or Spouse: \$200 Dependent Child: \$250
HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE	Named Insured or Spouse: \$400 Dependent Child: \$500
OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE	\$200 per day, per covered person

EXTENDED-CARE FACILITY	\$100 per day; limited to 30 days in each calendar year, per covered person
HOME HEALTH CARE	\$50 per day; lifetime maximum of 100 days per covered person
HOSPICE CARE	\$1,000 for first day; \$50 per day thereafter; \$12,000 lifetime maximum per covered person
NURSING SERVICES	\$100 per day; payable for only the number of days the Hospital Confinement Benefit is payable
SURGICAL PROSTHESIS	\$2,000; lifetime maximum of \$4,000 per covered person
NONSURGICAL PROSTHESIS	\$175 per occurrence, per covered person; lifetime maximum of \$350 per covered person
BREAST RECONSTRUCTION	Breast Tissue/Muscle Reconstruction Flap Procedures: \$2,000 Breast Reconstruction (occurring within 5 years of breast cancer diagnosis): \$500 Breast Symmetry (on the nondiseased breast occurring within 5 years of breast reconstruction): \$220 Permanent Areola Repigmentation (on the diseased breast): \$100 Maximum daily benefit will not exceed \$2,000
OTHER RECONSTRUCTIVE SURGERY	Facial Reconstruction: \$500 Anesthesia: additional 25% of the Other Reconstructive Surgery Benefit Maximum daily benefit will not exceed \$500
EGG HARVESTING, STORAGE (CRYOPRESERVATION) AND IMPLANTATION	\$1,000 for a covered person to have oocytes extracted and harvested \$200 for the storage of a covered person's oocyte(s) or sperm \$200 for embryo transfer Lifetime maximum of \$1,400 per covered person
ANNUAL CARE	\$200 on the anniversary date of diagnosis; lifetime maximum of five annual \$200 payments per covered person
AMBULANCE	\$250 ground \$2,000 air ambulance
TRANSPORTATION	\$.40 cents per mile for transportation; payable up to a combined maximum of \$1,200, per round trip
LODGING	\$65 per day; limited to 90 days per calendar year
WAIVER OF PREMIUM	Yes
CONTINUATION OF COVERAGE	Yes

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: <table border="1" data-bbox="490 1747 1524 1887"> <tr> <td>Initial diagnosis</td> <td colspan="2">Hospitalization</td> </tr> <tr> <td>\$2,000</td> <td>30 days or less: \$400 per day</td> <td>31 days or more: \$800 per day</td> </tr> </table>	Initial diagnosis	Hospitalization		\$2,000	30 days or less: \$400 per day	31 days or more: \$800 per day
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						

REFER TO THE OUTLINE OF COVERAGE FOR BENEFIT DETAILS, LIMITATIONS AND EXCLUSIONS.



Rate sheet prepared by Web User on 4/22/2020 6:47:10 AM.
Illinois Payroll Premium rates are Semi-Monthly for industry Class B.

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For more information about policy/plan benefits and limitations, please refer to the accompanying
product brochure for each insurance policy/plan listed below.

CANCER PROTECTION ASSURANCE PLAN LEVEL 2 - Series B70200

		Premium	Total
18-75	INDIVIDUAL	\$16.75	\$16.75
18-75	INSURED/SPOUSE	\$28.82	\$28.82
18-75	ONE-PARENT FAMILY	\$16.75	\$16.75
18-75	TWO-PARENT FAMILY	\$28.82	\$28.82

Aflac Critical Care Protection

SPECIFIED HEALTH EVENT INSURANCE – OPTION 1

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



Aflac®

AFLAC CRITICAL CARE PROTECTION SPECIFIED HEALTH EVENT INSURANCE – OPTION 1

Policy Series A74000

CCP¹

Critical care for you. Added financial protection for your family.

Aflac's Critical Care Protection policy helps provide financial peace of mind if you experience a serious health event, such as a heart attack or stroke. You will receive a lump sum benefit upon diagnosis of a covered event with additional benefits to be paid for things such as a hospital confinement, ambulance, transportation, lodging, and therapy.

All benefits are paid directly to you, unless otherwise assigned, and can be used for any out-of-pocket expenses you have such as car payments, mortgage or rent payments, or utility bills. Aflac Critical Care Protection allows you to help protect the things you love the most from the things you expect the least.



Get the facts:

FACT NO. 1

ABOUT
EVERY

34 SECONDS

AN AMERICAN SUFFERS A HEART ATTACK.¹

FACT NO. 2

ABOUT
EVERY

40 SECONDS

SOMEONE IN THE UNITED STATES HAS A STROKE.¹

¹Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits directly to you, unless you choose otherwise. Aflac Critical Care Protection is designed to provide you with cash benefits if you experience a specified health event, such as sudden cardiac arrest or end-stage renal failure. 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 overwhelming. Fortunately, Aflac’s Critical Care Protection can help with those everyday expenses, so all you have to focus on is getting well.

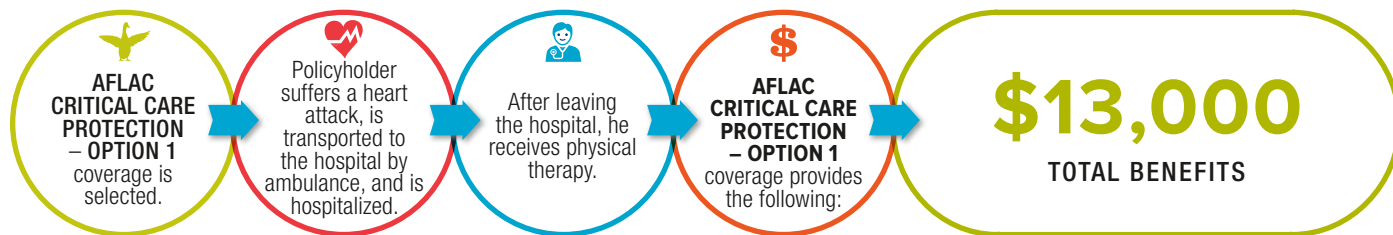
Aflac Critical Care Protection offers more types of benefits compared to other critical illness coverage on the market:

- Pays \$7,500 upon diagnosis of having had a specified health event, which increases to \$10,000 for dependent children
- Pays \$300 per day for covered hospital stays
- Pays benefits for physical therapy, speech therapy, rehabilitation therapy, home health care, and many more
- Transportation and lodging benefits payable for travel to receive treatment
- Guaranteed-renewable—as long as premiums are paid, the policy cannot be canceled

Specified health events covered by the Critical Care Protection policy include:

- 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

How it works



The above example is based on a scenario for Aflac Critical Care Protection – Option 1 that includes the following benefit conditions: First-Occurrence Benefit (heart attack) of \$7,500, Ambulance Benefit (ground ambulance transportation) of \$250, Hospital Confinement Benefit (5 days) of \$1,500, and Continuing Care Benefit (30 days) of \$3,750.

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.

Aflac Critical Care Protection – Option 1 Benefit Overview

BENEFIT NAME	BENEFIT AMOUNT
FIRST-OCCURRENCE BENEFIT: Named Insured/Spouse Dependent Children	\$7,500; lifetime maximum \$7,500 per covered person \$10,000; lifetime maximum \$10,000 per covered person
SUBSEQUENT SPECIFIED HEALTH EVENT BENEFIT	\$3,500 Subsequent occurrence limitations apply. No lifetime maximum.
CORONARY ANGIOPLASTY BENEFIT	\$1,000 Payable only once per covered person, per lifetime
HOSPITAL CONFINEMENT BENEFIT	\$300 per day No lifetime maximum
AMBULANCE BENEFIT	\$250 ground or \$2,000 air No lifetime maximum
CONTINUING CARE BENEFIT	\$125 each day when a covered person is charged for any of the following treatments: <ul style="list-style-type: none"> • Rehabilitation Therapy • Physical Therapy • Speech Therapy • Occupational Therapy • Respiratory Therapy • Dietary Therapy/Consultation • Home Health Care • Dialysis • Hospice Care • Extended Care • Physician Visits • Nursing Home Care Treatment is limited to 75 days for continuing care received within 180 days following the occurrence of the most recent covered loss. No lifetime maximum.
TRANSPORTATION BENEFIT	\$.50 per mile, per covered person whom special treatment is prescribed, for a covered loss Limited to \$1,500 per occurrence; no lifetime maximum
LODGING BENEFIT	Up to \$75 per day, for covered lodging charges 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



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Illinois Payroll Premium rates are Semi-Monthly for industry Class B.

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product brochure for each insurance policy/plan listed below.

CRITICAL CARE PROTECTION POLICY - Series A74100

Individual			One Parent Family		
Age	Premium	Total	Age	Premium	Total
18-35	\$4.75	\$4.75	18-35	\$5.33	\$5.33
36-45	\$7.41	\$7.41	36-45	\$7.67	\$7.67
46-55	\$10.34	\$10.34	46-55	\$10.66	\$10.66
56-70	\$13.91	\$13.91	56-70	\$14.24	\$14.24

Insured/Spouse			Two Parent Family		
Age	Premium	Total	Age	Premium	Total
18-35	\$6.83	\$6.83	18-35	\$7.87	\$7.87
36-45	\$11.38	\$11.38	36-45	\$12.61	\$12.61
46-55	\$17.10	\$17.10	46-55	\$18.59	\$18.59
56-70	\$25.09	\$25.09	56-70	\$26.78	\$26.78



Aflac Claims and Service Contact Sheet

All claims and service-related items can be handled by contacting us directly. If you have questions or need to make a claim on your coverage, please let us know.

Aflac Contact Information

Vince Scaletta (Account Representative)

708-363-6940 cell

312-661-9978 fax

vince_scaletta@us.aflac.com

303 W Erie, Suite 400

Chicago, IL 60654

Russ O'Brien (Office Administrator)

312-661-9978 fax

aflac.customerservice.chicago@gmail.com

303 W Erie, Suite 400

Chicago, IL 60654

