Aflac

VOLUNTARY SUPPLEMENTAL INSURANCE

An overview of coverage options and cash benefits

What is supplemental insurance? Aflac is a provider of voluntary supplemental insurance in the United States and Japan. Unlike primary health insurance, which generally pays healthcare providers, supplemental insurance can pay cash benefits directly to the insured person when a covered event occurs.

Key features

- Does not change or replace other insurance coverage.
- Pays cash benefits in addition to, and generally regardless of, other coverage.
- Policy rates and portability depend on the terms of the specific policy; confirm details in the policy documents.
- Claims are designed to be paid directly to the insured person when approved.
- The insured person may use benefit payments as they choose.

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1. Aflac Cancer Plan

Core Purpose:

Helps offset some of the financial and emotional impact of a cancer diagnosis. Coverage may include a range of internal and skin cancers, as defined by the policy.

Key Benefits And Triggers:

- Initial diagnosis benefit: A lump-sum cash benefit may be payable upon a first-time covered cancer diagnosis. A building-benefit rider may increase the diagnosis benefit by $500 for each year the policy is maintained.
- Treatment benefits: Cash benefita for chemotherapy, immunotherapy, radiation therapy, and certain approved experimental treatments.
- Surgical and anesthesia benefits: Benefits for tumor removal and certain reconstructive or prophylactic surgeries.
- Hospital and confinement benefits: Daily or other cash benefits for hospital stays, extended-care facilities, home health care, and hospice care.
- Wellness benefit: An annual cash screening benefit for eligible cancer screenings, such as mammograms, colonoscopies, and Pap tests.

2. Aflac Critical Care Protection (Heart Attack / Stroke)

Core Purpose:

Provides initial-diagnosis and treatment-specific cash benefits for certain major cardiovascular and catastrophic events.

Key Benefits And Triggers:

- Covered events may include heart attack, stroke, sudden cardiac arrest, coronary artery bypass surgery, major third-degree burns, paralysis, and coma, as defined in the policy.

- First-occurrence lump-sum benefit: A cash benefit may be payable after diagnosis of a covered critical illness. A building-benefit feature may increase the benefit by $500 for each policy year, subject to policy terms.
- Treatment and surgery: Tiered benefits may apply to specified heart procedures, such as coronary stent placement or bypass surgery, as well as ground or air ambulance transportation and physician visits.
- Hospital and intensive care: Daily cash benefits for hospital and ICU confinement.
- Continuing care: Benefits for follow-up care and recovery services.

3. Aflac Hospital Indemnity / Hospital Choice Plan

Core Purpose:

Helps offset some of the out-of-pocket costs associated with hospital admissions, emergency room visits, and certain outpatient services.

Key Benefits And Triggers:

- Hospital confinement: A daily cash benefit may be payable for a covered hospital admission due to illness or injury. Benefit amounts may vary by length of stay.
- Emergency room and outpatient care: Benefits for emergency room visits, outpatient surgical services, and specified diagnostic exams, including MRIs, CT scans, X-rays, and lab work.
- ICU stays: Enhanced daily cash benefits may apply when a covered confinement includes intensive care.
- Confinement building benefits: Certain benefits may increase incrementally for each consecutive policy year coverage is maintained.
- Additional services: Benefits for physician visits, X-rays, and bloodwork, subject to policy limits and definitions.

4. Aflac Accident Insurance

Core Purpose:

Pays cash benefits for qualifying injuries resulting from covered accidents on or off the job, including certain sports, home, and automobile accidents.

Key Benefits And Triggers:

- Initial treatment: A cash benefit for emergency room, urgent care, or physician office treatment following a covered injury.
- Hospitalization and ICU: Daily cash benefits may apply when an accident results in a covered hospital or ICU stay. Certain benefits may increase over multiple policy years.
- Specific injuries: Benefit amounts may vary by injury type, including fractures, dislocations, burns, cuts or lacerations, and torn ligaments.
- Recovery and transportation: Benefits for ambulance transportation, physical therapy or follow-up visits, and eligible medical equipment such as crutches or braces.

5. Aflac Short-Term Disability Insurance

Core Purpose:

Provides a source of income-replacement cash benefits when a covered illness or off-the-job injury prevents the insured person from working. Regular expenses such as housing, utilities, and groceries may continue during recovery.

Key Benefits And Triggers:

- Direct cash payments: Approved benefits are paid to the insured person, rather than to a doctor or hospital, and are generally payable regardless of other coverage, subject to policy terms.
- Customizable monthly benefit: The policyholder may select a monthly benefit amount from $500 to $6,000, depending on income and eligibility requirements.
- Benefit period: Available plan options may provide benefits for a disability period of 3 or 6 months.
- Disability due to accident or sickness: Benefits may begin on day 1 for a qualifying accident-related disability and after a 7-day waiting period for a qualifying sickness-related disability.
- Maternity and childbirth: Disability due to pregnancy and childbirth may be covered to the same extent as other sickness, subject to policy terms. Benefits are generally available after the policy has been active for 10 months. Typical recovery periods described include 6 weeks for a non-cesarean delivery and 8 weeks for a cesarean delivery.

Important information

This document is a general overview prepared from the information supplied and is not an insurance contract, offer of coverage, or guarantee of benefits. Actual availability, definitions, exclusions, limitations, waiting periods, benefit amounts, rates, and claim requirements vary by state and policy form. Refer to the applicable policy, certificate, riders, and state-specific materials for complete details. Confirm all product features and benefit examples with Aflac before distribution.