We’ve got you covered.
AFFLAC HELPS YOU

PROTECT YOUR INCOME
Like most people, you probably rely heavily on your paycheck. So, what happens if you get sick or hurt and have to be out of work for an extended period—without your regular income?

Aflac insurance policies offered through your employer can help by paying cash benefits that you can use to help cover rent, groceries, and other daily living expenses while you’re out of work.

SUPPLEMENT YOUR MAJOR MEDICAL PLAN
You may have major medical insurance through your employer. But in the event of an illness or injury, there may be out-of-pocket medical expenses that aren’t covered by your major medical plan. Aflac coverage is designed to help with those too.

And Aflac coverage is also designed to help protect you and your family. So, you can use those cash benefits to help with unexpected medical expenses and daily living expenses.

HOLD ON TO WHAT’S YOURS
If you experience a serious accident or illness, your finances could be impacted. Medical expenses can quickly eat into your savings. Insurance coverage from Aflac lets you protect what you’ve worked hard for with cash benefits to help cover the costs of everyday life.
YOU DESERVE BENEFITS that work just as hard as you do.
And by getting Aflac, you can help protect what matters most to you.

$9,788
The average hospital expense, adjusted per inpatient stay.¹

39.4 million
The number of visits to hospital emergency departments
due to injuries in 2007.²

1-in-2
The lifetime risk of U.S. men for developing cancer.
For women the risk is a little more than one-in-three.³

³Cancer Facts & Figures 2012, American Cancer Society.
### INSURANCE POLICIES

#### SHORT-TERM DISABILITY
Policy Series A57600
- In AR, Policies A57600AR, A57600BAR. In NY, Policy NY57600. In OR, Policies A57600OR, A57600BOR.
- In PA, Policy A57600PA, in VA, Policies A57600VA, A77600BVA.
- In case of illness or injury, it helps you maintain your standard of living and helps you pay your bills.

#### LIFE
Policy Series A64000
- Provides term or whole life insurance.

#### HOSPITAL CONFINEMENT INDEMNITY
Policy Series A46000 (Not available in NJ)
- Helps with the noncovered expenses of a hospital stay.

#### HOSPITAL CONFINEMENT SICKNESS INDEMNITY
Policy Series A-45000 (Not available in NJ)
- Provides a physician feature that helps cover sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits.

#### DENTAL
Policy Series A82000
- In AR, Policies A82100AR through A82400AR. In NY, Policies NY82100 through NY82400. In OR, Policies A82100OR through A82400OR. In PA, Policies A82100PA through A82400PA.
- A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.

#### VISION
Policy Series VSN100
- In AR, Policy VSN100AR. In NY, Policy VSN100NY. In OR, Policy VSN100OR. In PA, Policy VSN100PA. In VA, Policy VSN100VA.
- Helps with the cost of regular eye exams and treatment of eye diseases.

#### HOSPITAL INTENSIVE CARE
Policy Series A18400 (Not available in NJ)
- In AR, Policies A18400AR, A18400AR. In OR, Policies A18400OR, A18400OR. In PA, Policies A18400PA, A18400PA, A18400PA. In VA, Policies A18400VA, A18400VA.
- Helps cover expenses related to confinement in a hospital intensive care unit (ICU).

#### ACCIDENT
Policy Series A35000
- In AR, Policies A35204AR, A35000AR through A35400AR. In NY, Policies NY35204AR, NY35000AR, NY35000AR through NY35400AR. In OR, Policies A35204OR, A35000OR through A35400OR. In PA, Policies A35204PA, A35000PA, A35000PA through A35400PA.
- Helps provide a financial cushion if an accident occurs.

#### CANCER/SPECIFIED-DISEASE
Policy Series A78000 (In NJ, Policy Series A76000)
- In AR, Policies A78100AR through A78400AR. In NY, Policies NY76100, NY76100ES. In OR, Policies A78100OR through A78400OR. In PA, Policy A78100PA. In VA, Policies A78100VA, A78100VA.
- Helps with medical expenses related to cancer treatment.

#### LUMP SUM CRITICAL ILLNESS
Policy Series A72000
- In AR, Policy A72100AR. In NY, Policy NY72100. In OR, Policy A72100OR. In PA, Policy A72100PA. In VA, Policy A72100VA.
- Provides a single cash benefit if you’re diagnosed or treated for critical illness events.

#### CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)
Policy Series A71000 (Not available in NJ)
- In AR, Policies A71100AR, A71200AR. In OR, Policies A71100OR, A71200OR. In PA, Policies A71100PA, A71200PA. In VA, Policies A71100VA, A71200VA.
- Helps with the medical expenses related to a covered serious health event.

### HIGHLIGHTS

- **SHORT-TERM DISABILITY**
  - Selection of:
    - Monthly benefit amount
    - Elimination period
    - Benefit period
    - Guaranteed-renewable to age 75
  - Benefits paid directly to you, unless otherwise assigned
  - Benefits paid regardless of any other insurance

- **LIFE**
  - Can provide up to $250,000 of whole life insurance or term life insurance
  - Waiver of Premium Benefit
  - Accelerated Death Payment
  - Optional Spouse and Child Term Life Insurance Riders
  - Optional Accidental-Death Benefit Rider

- **HOSPITAL CONFINEMENT INDEMNITY**
  - Annual Hospitalization Confinement Benefit
  - Daily Hospital Confinement Benefit
  - Surgical Benefit
  - Rehabilitation Unit Benefit
  - Invasive Diagnostic Exams Benefit

- **HOSPITAL CONFINEMENT SICKNESS INDEMNITY**
  - Physician Visits Benefit
  - Initial Hospitalization Benefit
  - Major Diagnostic Exams Benefit
  - Surgical Benefit
  - Hospital Confinement Benefit

- **DENTAL**
  - No network restrictions
  - Portable
  - Guaranteed-renewable
  - Easy to understand
  - Pays regardless of any other insurance you may have
  - No deductible

- **VISION**
  - Eye Examination Benefit
  - Vision Correction Benefit
  - Specific Eye Diseases/Disorders Benefit
  - Eye Surgery Benefit
  - No network restrictions

- **HOSPITAL INTENSIVE CARE**
  - Daily Hospital Intensive Care Unit Confinement Benefit
  - Daily Step-Down Intensive Care Unit Confinement Benefit
  - Ambulance Benefit
  - Major Human Organ Transplant Benefit

- **ACCIDENT**
  - Emergency Treatment Benefit
  - Specific-Sum Injuries Benefit
  - Accidental-Death Benefit
  - Initial Hospitalization Benefit
  - Hospital Confinement Benefit

- **CANCER/SPECIFIED-DISEASE**
  - Initial Diagnosis Benefit
  - Hospital Confinement Benefit
  - Radiation and Chemotherapy Benefits
  - Surgical/Anesthesia Benefit
  - Ambulance, Transportation, and Lodging Benefits
  - Cancer Wellness Benefit

- **LUMP SUM CRITICAL ILLNESS**
  - Pays a lump sum benefit up to $30,000 for a critical illness event: heart attack, stroke, coma, paralysis, major human organ transplant, end-stage renal failure
  - Pays a benefit for a recurrence of the same critical illness event or an occurrence of a different critical illness event with no lifetime maximum

- **CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)**
  - Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits, for heart attack, stroke, sudden cardiac arrest, coronary artery bypass surgery, end-stage renal failure, major human organ transplant, major third-degree burns, coma, and paralysis
You can use cash benefits to help cover out-of-pocket expenses, such as rent, child care, and other costs not covered by major medical.

*This is a brief product overview only. Plans may not be available in all states. Benefits and coverage are determined by state and plan level selected. Please see your Aflac insurance agent/producer for plan benefits, limitations, and exclusions. Cash benefits are paid directly to the insured, unless assigned.
Coverage is underwritten by American Family Life Assurance Company of Columbus.
In New York, coverage is underwritten by American Family Life Assurance Company of New York.