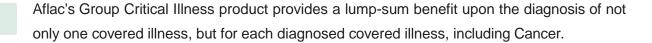
Aflac Group Critical Illness

Including Cancer



Group Critical Illness insurance provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associated with life-changes following a covered critical illness. Cancer, Heart Attack, Stroke, or Renal Failure (end stage) are all life-changing events.

This product is available to employees 18-69 years of age. Plan benefits include but are not limited to:

- Lump-sum paid directly to the insured (unless otherwise assigned) following the diagnosis of each covered critical illness.
- Benefit amounts available for \$5,000 up to \$50,000 for employees and \$25,000 for spouse.
- Each dependent child is covered at 25% of the primary insured amount at no additional charge.
- Additional Benefit Rider includes Coma, Paralysis, Burns, Loss of Sight, Loss of Hearing and Loss of Speech.

For program details, rates, questions, enrollment, claims, and to cancel your existing coverage contact Suzanne Herrmann at (703) 795-0406 or

suzanne_herrmann@us.aflac.com.

Coverage Availability

- Individual
- Spouse
- Dependent child, under age 26, at no additional cost at 25% of the employee benefit amount.

Plan Features

- \$50 annual health screening benefits paid to employee.
- The plan is portable, with certain stipulations.
- Level premium rates based upon the applicant's a g e as of the time of application. Rates cannot be individually increased on a particular insured due to a change in age, health or individual claim.

Coverage is underwritten by Continental American Insurance Company.