

Aflac group critical illness insurance is a guaranteed-issue product (when participation requirements are met) that offers an extra layer of protection in the event of a covered critical illness. Employee and spouse coverage is available, plus dependent children are covered at 25% of the employee's amount—at no additional cost. Optional employer-choice benefits are available.

Availability

Aflac's group critical illness coverage is effective the date the application is signed (pending approval), provided the employee/applicant:

Is actively working on the date of application and the billing effective date.

Meets underwriting guidelines.

Does not terminate employment before the first payroll deduction.

Group critical illness

Standard issue Available for accounts of all sizes.

Guaranteed-issue Available for accounts with participation requirements.

What's covered?

Aflac group critical illness coverage combines benefits with simplified underwriting for the most commonly diagnosed forms of critical illness:

Covered critical illness diagnoses	Coverage
Internal/Invasive Cancer	100%
Heart Attack	100%
Stroke	100%
End-Stage Renal (Kidney) Failure	100%
Major Organ Transplant	100%
Carcinoma In Situ	25%
Coronary Artery Bypass Surgery	25%

For example, if a patient receives benefits for both carcinoma in situ and internal cancer, 100% coverage will cover both diagnoses (75% coverage for internal cancer and 25% coverage for carcinoma in situ).

Payment of the partial benefit for carcinoma in situ will reduce by 25% the benefit for internal cancer.

Payment of the partial benefit for coronary artery bypass surgery will reduce by 25% the benefit for a heart attack.

Who's covered?

Group critical illness

Employee coverage

From \$5,000 to \$50,000 (\$5,000 increments)

Issue age 18–69 (may vary by situs state)

If the diagnosis occurs after age 70, half of the benefit is payable.

Spouse coverage

Issue age 18–69 (may vary by situs state)

In order to apply for spouse coverage, the employee must also apply.

Spouse coverage is 50% of the employee election (not what is actually issued) up to \$25,000 with a \$5,000 minimum. If the employee elects \$5,000, a spouse may also elect \$5,000.

Based on underwriting, spouse coverage will be issued even if employee is declined.

If the diagnosis occurs after age 70, half of the benefit is payable (applies to employees as well and may vary by situs state).

Dependent coverage

25% of primary insured benefit—no additional charge

Dependent-only coverage not available

All children of the employee—including natural children, stepchildren, foster children, legally adopted children—or children placed for adoption, who are under age 26

Health screening benefits

Routine screenings prevent many illnesses from reaching the critical stage. Aflac group critical illness insurance also pays a benefit for preventive health screenings, such as the following:

Aflac will pay the health screening benefit, regardless of test results, as long as the certificate is in force.

The health screening benefit is not paid for dependent children.

Customizing options

The employer may choose to include/exclude the following plan features:

May be offered with or without health screening benefit (HSA compatibility and inclusion of the health screening benefit varies by situs state.)

May be offered with or without benefits to cover cancer.

Not all optional benefits are available in all states.

Rider Packages: Aflac also offers additional critical illness rider packages that provide broader levels of coverage for specific health events. (Additional critical illness riders may not be offered for HSA compatibility.)

Heart rider

Specified Surgeries of the Heart

Coronary Artery Bypass Surgery 100%

Mitral Valve Replacement or Repair 100%

Aortic Valve Replacement or Repair 100%

Surgical Treatment of Abdominal Aortic Aneurism 100%

Invasive Heart Procedures/Techniques

AngioJet Clot Busting 10%

Balloon Angioplasty 10%

Laser Angioplasty 10%

Atherectomy 10%

Stent Implantation 10%

Cardiac Catheterization 10%

Automatic Implantable (or Internal) Cardioverter Defibrillator (AICD) 10%

Pacemakers 10%

Genetic screening testing rider

The generic screening testing rider includes benefits for generic screening tests performed and recommended by a physician for the purpose of determining risk of an illness or condition covered under the certificate.

Up to \$250 once per calendar year

Employee and spouse only

Must be recommended and performed by a physician.

Features and benefits

Aflac group critical illness insurance is a guaranteed-issue product (when participation requirements are met) that offers an extra layer of protection in the event of a covered critical illness. Employee and spouse coverage is available, plus dependent children are covered at 25% at the employee's amount—at no additional cost. Optional employer-choice benefits are available.

Aflac group critical illness insurance pays a lump-sum benefit for the first occurrence/initial diagnosis of covered critical illnesses as well as benefits for additional occurrence and re-occurrence*. The coverage also pays benefits for health screenings.

*Benefits and time between occurrences may vary by situs state. Reoccurrence and Additional

Occurrence Benefits are not available in all states. Time restrictions and other plan requirements may apply.

Group critical illness

Cash benefits Lump-sum cash benefit for diagnosis of a covered critical illness.

Employee coverage From \$5,000 to \$50,000

Dependent coverage Each dependent child is covered at 25 percent of the primary insured at no additional cost.

Spouse coverage Spouse benefit amounts available from \$5,000 to \$25,000, up to one half of the employee benefit amount.

Health screening benefit (employee and spouse only) After the waiting period,* an insured may receive a maximum of \$50 for any one covered health screen test per calendar year. *Not applicable in all states

First occurrence, additional occurrence, reoccurrence, and health screening benefits

Additional occurrence must take place at least six months after first occurrence

Reoccurrence must take place at least 12 months after additional occurrence (or the insured must be treatment-free for cancer for 12 continuous months)

Customizing options

May be offered with or without a Health Screening Benefit

May be offered with or without benefits to cover cancer

Employee optional benefits

Additional Benefits Rider

Heart Rider

Generic Testing Rider

Portability option If the certificate holder changes jobs or retires, the plan will remain with the certificateholder as long as the master policy remains in force.

No change in premium

Bank draft/direct bill

First-Occurrence Benefit

Aflac pays benefits upon initial diagnosis of a covered critical illness (after completion of the waiting period). Employee benefit amounts are available from \$5,000 to \$50,000.

Additional Occurrence Benefit

If a covered employee/insured collects full benefits for a critical illness under the plan and is diagnosed with another covered critical illness at least six months later, Aflac will pay the full benefit amount for each additional illness.

Reoccurrence Benefit

Once benefits are paid for a critical illness, additional benefits are payable for a new event of the same critical illness, provided the reoccurrence is diagnosed at least 12 months from the date of initial diagnosis.

Cancer reoccurrence: The insured must be treatment-free for 12 months to receive the Reoccurrence Benefit for a cancer diagnosis.

Cancer that has spread (metastasized), even if there is a new tumor, will not be considered an additional occurrence unless the insured has been treatment-free for 12 months.

Rider Packages

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Invasive Heart Procedures/Techniques	
AngioJet Clot Busting	10%
Balloon Angioplasty	10%
Laser Angioplasty	10%
Atherectomy	10%
Stent Implantation	10%
Cardiac Catheterization	10%
Automatic Implantable (or Internal) Cardioverter Defibrillator (AICD)	10%
Pacemakers	10%

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Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York. Products may not be available in all states. Plans and benefits may vary by state. Terms and conditions may apply.

How group critical illness works

When an employee/insured is diagnosed with a covered critical illness, the Aflac group critical illness plan provides a lump-sum cash payment. Insureds can use the cash for any expenses—including everyday living expenses that don't stop just because they are unable to work.