



Optional

Specified-Disease Benefit Rider

Summary Page - Rider A76052

Riders become a part of the policy and are subject to all policy provisions unless otherwise stated.

What We Will Pay

Specified-Disease Initial Benefit

Aflac will pay \$1,000 while coverage is in force if a Covered Person is first diagnosed with any of the covered Specified Diseases after the Effective Date of the rider. This benefit is payable only once per covered disease, per Covered Person. No other benefits are payable for any covered Specified Disease not provided for in the rider.

Hospital Confinement Benefits

Aflac will pay \$200 per day when a Covered Person is confined to a Hospital for 30 days or less for a covered Specified Disease. During any continuous period of Hospital confinement of 31 days or more for a covered Specified Disease, Aflac will pay \$500 per day, beginning on the 31st day of confinement.

Definition of Covered Diseases

Specified Disease means one or more of the diseases listed below:

- Adrenal hypofunction (Addison's disease)
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
- Botulism
- Bubonic plague
- Cerebral palsy
- Cholera
- Cystic fibrosis
- Diphtheria
- Encephalitis (including encephalitis contracted from West Nile virus)
- Huntington's chorea
- Malaria
- Meningitis (bacterial)
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Polio
- Rabies
- Reye's syndrome
- Scleroderma
- Sickle cell anemia
- Systemic lupus
- Tetanus
- Toxic shock syndrome
- Tuberculosis
- Tularemia
- Typhoid fever
- Variant Creutzfeldt-Jakob disease (mad cow disease)
- Yellow fever

For benefits to be paid, these diseases must be first diagnosed by a Physician 30 days following the Effective Date of the rider. The diagnosis must be made by and upon a tissue specimen, culture, and/or titer. If any of these diseases is diagnosed prior to the rider's being in effect for 30 days, benefits for that disease(s) will be paid only for loss incurred after the rider has been in force two years.

Terms You Need to Know

Effective Date: The Effective Date of the rider is the Effective Date listed on the Policy Schedule.

Termination: The rider will terminate if the policy to which it is attached terminates or if the premium for the rider is not paid.

The rider to which this sales material pertains is written only in English; the rider prevails if interpretation of this material varies.

Refer to the policy and rider for complete details, definitions, limitations, and exclusions.



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