

**We've got you *and*
your employees covered.**



PRODUCT OVERVIEW

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Aflac®

We've got you under our wing.®

AFLAC HELPS YOU

YOUR EMPLOYEES

deserve benefits that work just as hard for them as they work for you. And by adding Aflac to your benefits package, you can help your employees protect what matters most to them.

\$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

HELP YOUR EMPLOYEES HOLD ON TO WHAT'S THEIRS

If one of your employees has a serious accident or illness, that family's finances could be impacted. Medical expenses can quickly eat into savings. Group insurance plans from Aflac let employees protect what they've worked hard for with cash benefits to help cover the costs of everyday life.

GROUP PRODUCTS

- Critical Illness
- Accident

SUPPLEMENT YOUR MAJOR MEDICAL PLAN

You may already offer major medical insurance to your employees. 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 coverage. Our insurance plans are designed to help with those too.

Which means your employees can use those cash benefits to help with unexpected medical expenses and daily living expenses.

GROUP PRODUCTS

- Supplemental Hospital Indemnity
- Dental

PROTECT YOUR EMPLOYEES' INCOME

Like most people today, your employees rely heavily on their paychecks. So, what happens if they get sick or hurt and have to be out of work for an extended period—without a regular income?

By offering group insurance plans from Aflac, you'll be helping employees get cash benefits—that can be used to help cover rent, groceries, and other daily living expenses—if they're out of work.

And the best part is you can offer your employees these benefits with no direct cost to you or your company.

GROUP PRODUCTS

- Disability
- Life

GROUP INSURANCE PLANS

HIGHLIGHTS

CRITICAL ILLNESS

Policy Series CAI2800

Helps with the medical expenses related to a covered serious health event.

- Lump Sum Benefit paid directly to the insured for covered critical illnesses
- 25% child benefit

- Additional Occurrence and Reoccurrence Benefits
- Annual Health Screening Benefit

ACCIDENT

Policy Series CAI7800

Helps provide a financial cushion if an accident occurs.

- 24-hour and nonoccupational coverage
- Wellness, Ambulance, and Physical Therapy Benefits

- Accidental-Death and -Dismemberment Benefit
- Hospital Confinement Benefit
- Optional Sickness and Optional Catastrophic Accident Rider

SUPPLEMENTAL HOSPITAL INDEMNITY

Policy Series CA8500-MP

Helps with the noncovered expenses of a hospital stay.

- Daily Hospital Confinement Benefit
- Intensive Care Benefit
- Physician Office Visit/Hospital Emergency Room Visit Benefit

- Surgical and Anesthesia Benefit
- Hospital Admission Benefit

DISABILITY

Policy Series GP5000-MP

In the case of illness or injury, it helps your employees maintain their standard of living and helps them pay bills.

- 24-hour and nonoccupational coverage
- Pre-Existing Condition Benefit

- Partial Disability Benefit
- Portable coverage

LIFE

Policy Series CAI9100 or WL9800-MP

Provides term or whole life insurance.

- Can provide up to \$100,000 of whole life insurance or term life insurance
- Accidental-Death Benefit

- Waiver of Premium Benefit
- Accelerated Death Benefit
- Portable coverage

DENTAL

Policy Series CAI1100

A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.

- No deductibles
- No annual premium reviews
- 3 Coverage Options (Basic, Standard, and Premier)

- Guaranteed-issue
- No coordination of benefits



Your employees 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 are determined by state and plan level selected. Please see your Aflac insurance agent for plan benefits, limitations, and exclusions. Cash benefits are paid directly to the insured, unless assigned.

We've got you under our wing.[®]

aflac.com/business | 1.800.99.AFLAC (1.800.992.3522)

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Group coverage is underwritten and offered by Continental American Insurance Company, which is not licensed to solicit business in Guam, Puerto Rico, or the Virgin Islands.

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In New York, coverage is underwritten and offered by American Family Life Assurance Company of New York.

¹Hospital Statistics[®] 2010 Edition, Health Forum LLC, an affiliate of the American Hospital Association.

²Injury Facts, 2011 Edition, National Safety Council.

³Cancer Facts & Figures 2012, American Cancer Society.