

AFLAC GROUP ACCIDENT ADVANTAGE PLUS

It adds up to better benefits.

Accidents are, by nature, unplanned—but that doesn't mean you can't help your employees prepare for them. Adding accident insurance to your current benefits offering gives employees additional financial protection by paying cash benefits when they have an accidental injury.

Group Accident Advantage Plus, the latest group accident insurance offering from Aflac, was designed with you and your employees in mind.

For almost 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Group Accident Advantage Plus is just another innovative way to help make sure you and your employees are well protected under our wing.



Let the numbers speak for themselves

FACT NO. 1

Unintentional disabling injuries occurred

38
MILLION

in the United States in 2012¹

FACT NO. 2

Total costs of unintentional injuries during 2012

\$794
BILLION

with the majority attributed to wage and productivity losses, followed by medical expenses¹

¹ National Safety Council, Injury Fact, 2014 Edition



Consider the additional financial security group accident insurance from Aflac can provide your employees.

Flexible Plan Choices:

- Three plan options—High, Mid, or Low.
- Two coverage options—24-hour or Non-Occupational.
- HSA-compatible option.
- Employee, spouse, and dependent children coverage options.

Guaranteed Issue Underwriting:

- Based on home office residency (situs) state.
- Coverage effective date is the same as the billing effective date.

Group Accident Advantage Plus insurance gives you the choices you want to round out your benefits program with an accident plan that suits your needs.

More Than 50 Benefits* Including:

- Hospital Admission.
- Hospital Confinement.
- Ambulance.
- Emergency Room Treatment.

Group accident insurance from Aflac offers benefits that help pay for many of the costs—medical and nonmedical—associated with accidental injuries regardless of any other insurance the employee may have.

Features:

Payroll Deduction—Premiums are paid by convenient payroll deduction.

Portable Coverage—Employees can continue through bank draft or direct billing (with certain stipulations).

Fast Claims Payment—Most claims are processed in about four days.**

Unlimited Claims—There is no limit on the number of claims a certificate holder can file.

From the options you want to the benefits employees can use to the value you both depend on, group Accident Advantage Plus insurance from Aflac adds up to a better benefits offering. Contact your Aflac Group sales representative today for a proposal and rates.

aflacgroupinsurance.com | 1.800.433.3036

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.

Continental American Insurance Company is not aware of whether any employees receive benefits from Medicare, Medicaid, or a state variation. If any employees or dependents are subject to Medicare, Medicaid, or a state variation, any and all benefits under this plan could be assigned. This means that any such employees may not receive any of the benefits in the plan. As a result, employees should please check the coverage in all health insurance policies those employees already have or may have before such employees buy this insurance to verify the absence of any assignments or liens.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

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*This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

** Based on company statistics, December 31, 2011.

In Arkansas, Policy CAI7800AR and CA7700-MP-AR. In New York, Policy AF7700NY. In Oklahoma, Policy CAI7800OK and CA7700-MP(OK). In Oregon, CAI7800OR and CA7700-MP(OR). In Pennsylvania, CAI7800PA and CA7700-MP(PA) 07. In Texas, CAI7800TX and CA7700-MP-TX. In Virginia, CAI7800VA and CA7700-MP(VA).