

Voluntary Benefits from Aflac

Over 50 Million people worldwide have chosen Aflac supplemental insurance products because of our commitment to providing customers with the confidence that comes from knowing they have assistance in being prepared for whatever life may bring.

Why Aflac?

- Cash benefits are paid directly to you, unless otherwise assigned.
- Benefits are paid regardless of any other insurance you may have.
- Plans have no deductibles or copayments.
- There are no provider networks.
- You have the freedom to choose any provider.
- You can take it with you if you leave your job, with certain stipulations.
- You can use the cash benefits however you want.

Accident

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow-up treatments or physical therapy.

In addition, your regular bills, such as the mortgage or rent, car payments and utility bills, don't stop when you're injured after a covered accident. Group accident insurance from Aflac offers benefits that are paid directly to you (unless you choose otherwise), so you can use them to help with your normal bills as well.

Benefits:

- More than 50 events that trigger benefits payments, including fractures, dislocations, medical fees, hospital admission, ambulance, and physical therapy, among others.
- Medical Fees Benefit
- Accidental-Death Benefit
- Hospital Admission Benefit
- Hospital Confinement Benefit and more
- Accidental-death coverage.
- Wellness Benefit
- Guaranteed- issue coverage with no underwriting required.
- Portable coverage that allows employees to retain coverage at the same rate if their employment status changes (with certain stipulations).

Critical Illness

The Aflac group critical illness insurance plan can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke. More importantly, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With the group critical illness insurance, you receive cash benefits directly (unless otherwise assigned) - giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

Benefits:

- Lump-sum benefit for a covered critical illness such as: cancer, heart attack, stroke, major organ transplant, and end-stage renal failure
- Benefit for a recurrence of the same critical illness if separated by at least 12 months or an additional occurrence of a different critical illness if separated by at least 6 months, with no lifetime maximum
- Health Screening Benefit.

To learn more about Aflac, visit www.aflac.com/ILFI