

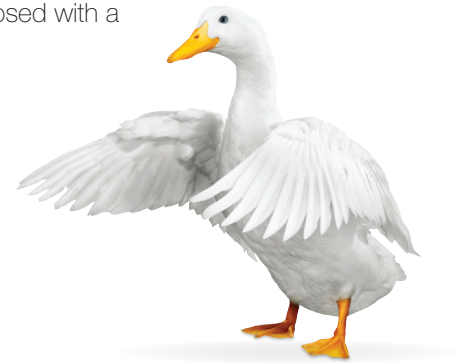
AFLAC GROUP CRITICAL ILLNESS

They can weather the illness. You can help them weather the financial stress.

More people than ever are recovering from critical illnesses today. But advances in medical care that help employees weather the illness, come at a cost. Adding group critical illness insurance to your benefits package offers your employees additional protection to help make sure when they're diagnosed with a critical illness that their finances pull through, too.

Group Critical Illness insurance from Aflac was designed with you and your employees in mind.

For more than 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 Critical Illness insurance is just another innovative way to help make sure your employees are well protected under our wing.



Let the numbers speak for themselves

FACT NO. 1

\$108.9
BILLION

The amount of money coronary heart disease cost the United States. This total includes the cost of health care services, medications and lost productivity.¹

FACT NO. 2

ABOUT
1 in 6

healthcare dollars is spent on cardiovascular disease.²

¹ Centers for Disease Control and Prevention Heart Disease Fact Sheet 2015

² Business Pulse, Heart Health Infographic, 2016 CDC Foundation.



The right choice for your benefits package. The right choice for your employees.

Face Amounts:

- Employee: \$5,000 up to \$50,000.
- Spouse: \$5,000 up to \$25,000 (50% of employee amount).
 - In order to apply for spouse coverage, the employee must also apply.
- Dependent Children: 50% of primary insured benefit at no additional charge.

Benefits* Include:

- Lump-sum benefits for:
 - Internal/Invasive Cancer (employer choice).
 - Heart Attack.
 - Stroke.
 - End-Stage Renal Failure.
 - Major Organ Transplant.
 - Carcinoma in Situ (pays at 25% and reduces the benefit payable for Cancer by 25%).
 - Coronary Artery Bypass Surgery (pays at 25% and reduces the benefit payable for Heart Attack by 25%).
- Health Screening Benefit (employer choice).
- Additional Occurrence and Re-occurrence benefits.

Optional Benefits* Include:

- Additional Covered Critical Illnesses
- Heart Event Rider: Specified Surgeries of the Heart & Invasive Heart Procedures/Techniques.
- Genetic Screening Testing.

Flexible Underwriting:

- Guaranteed Issue based on participation requirements.
- Simplified Issue.
- Spouse coverage will be issued even if employee is declined.
- Based on home office residency (situs) state.
- Same day coverage.

Group critical illness insurance from Aflac pays cash benefits that help cover the many of the costs—medical and nonmedical—when your employees are diagnosed with a critical illness.

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.

Group Critical Illness insurance from Aflac offers cutting-edge plan options that can be tailored to your benefits package. Contact your Aflac Group sales representative today for a proposal and rates.

aflacgroupinsurance.com | 1.800.433.3036

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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.

Continental American Insurance Company | Columbia, South Carolina

*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, 2014.

In Arkansas, Policy CAI2800AR. In New York, Policy AF2800NY. In Oklahoma, Policy CAI2800OK. In Oregon, CAI2800OR. In Pennsylvania, CAI2800PA 12-10. In Texas, CAI2800TXrev. In Virginia, CAI2800VA.