
LIMITED BENEFIT

**AFLAC CRITICAL
CARE PROTECTION**

Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits directly to you, unless you choose otherwise. Aflac Critical Care Protection is designed to provide you with cash benefits if you experience a specified health event, such as sudden cardiac arrest or end-stage renal failure. This means that you will have added financial resources to help with expenses incurred due to a serious health event, to help with ongoing living expenses, or to help with any purpose you choose.

Aflac Critical Care Protection offers more types of benefits compared to other critical illness coverage on the market:

- Pays \$7,500 upon diagnosis of having had a specified health event, which increases to \$10,000 for dependent children
- Pays benefits for specified heart surgeries, such as heart valve surgery, coronary angioplasty, coronary stent implantation, pacemaker placement, and many more
- Pays \$300 per day for covered hospital stays
- Daily benefits payable for covered hospital intensive care unit and step-down intensive care unit confinements
- Pays benefits for physical therapy, speech therapy, rehabilitation therapy, home health care, and many more
- Transportation and lodging benefits payable for travel to receive treatment
- Guaranteed-renewable for your lifetime with some benefits reduced at age 70—as long as premiums are paid, the policy cannot be canceled

Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Coronary Artery Bypass Graft Surgery (CABG)
- Sudden Cardiac Arrest
- Third-Degree Burns
- Coma
- Paralysis
- Major Human Organ Transplant
- End-Stage Renal Failure
- Persistent Vegetative State

Specified Heart Surgery Benefits covered by the Critical Care Protection policy include:

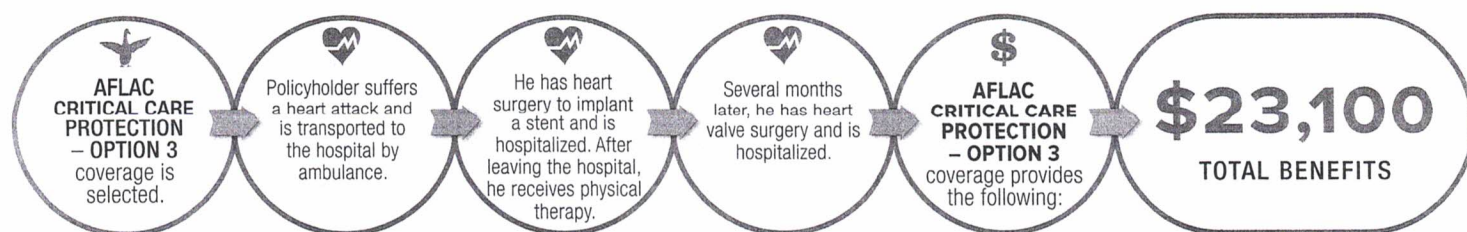
Tier One:

- Heart Valve Surgery
- Surgical Treatment of Abdominal Aortic Aneurysm

Tier Two:

- Coronary Angioplasty
- Transmyocardial Revascularization (TMR)
- Atherectomy
- Coronary Stent Implantation
- Cardiac Catheterization
- Automatic Implantable Cardioverter Defibrillator (AICD) Placement
- Pacemaker Placement

How it works



The above example is based on a scenario for Aflac Critical Care Protection – Option 3 that includes the following benefit conditions: Specified Health Event Benefit (heart attack) of \$7,500, Ambulance Benefit (ground ambulance transportation) of \$250, Specified Heart Surgery Benefit – Tier Two (Coronary Stent Implantation) of \$2,000, Hospital Intensive Care Unit Benefit (4 days) of \$3,200, Hospital Confinement Benefit (8 days) of \$2,400, Specified Heart Surgery Benefit – Tier One (heart valve surgery) of \$4,000, and Continuing Care Benefit (30 days) of \$3,750.

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Aflac Critical Care Protection – Option 3 Benefit Overview

BENEFIT NAME

BENEFIT AMOUNT

HOSPITAL INTENSIVE CARE UNIT BENEFIT

Days 1–7: \$800 per day; Days 8–15: \$1,300 per day
Limited to 15 days per period of confinement; no lifetime maximum

STEP-DOWN INTENSIVE CARE UNIT BENEFIT

\$500 per day; limited to 15 days per period of confinement; no lifetime maximum

PROGRESSIVE BENEFIT FOR HOSPITAL INTENSIVE CARE UNIT/STEP-DOWN INTENSIVE CARE UNIT CONFINEMENT

An indemnity of \$2 will accumulate for the named insured and the covered spouse for each calendar month the policy remains in force after the effective date

SPECIFIED HEALTH EVENT BENEFIT:

Named Insured/Spouse

\$7,500; lifetime maximum \$7,500 per covered person

Dependent Children

\$10,000; lifetime maximum \$10,000 per covered person

Payment of the above is limited to one time, per covered person, per lifetime.

After the amount above has been paid for a covered person's specified health event, Aflac will pay \$3,500 if such covered person is later diagnosed as having had a subsequent specified health event. **This benefit is payable once per covered person, per calendar year. This benefit has no lifetime maximum.**

SPECIFIED HEART SURGERY BENEFITS

Tier One:

\$4,000 when a covered person undergoes one of the following:

- Heart Valve Surgery
- Surgical Treatment of Abdominal Aortic Aneurysm

Tier Two:

\$2,000 when a covered person undergoes one of the following:

- Coronary Angioplasty
- Transmyocardial Revascularization (TMR)
- Atherectomy
- Coronary Stent Implantation
- Cardiac Catheterization
- Automatic Implantable Cardioverter Defibrillator (AICD) Placement
- Pacemaker Placement

The Tier One and Tier Two benefits are payable only one time per covered person, per lifetime.

After the amount above has been paid for a tier one specified heart surgery, Aflac will pay \$1,000 if such covered person has a subsequent tier one specified heart surgery. This benefit is payable once per covered person, per calendar year. This benefit has no lifetime maximum.

HOSPITAL CONFINEMENT BENEFIT

\$300 per day; no lifetime maximum

\$125 each day when a covered person is charged while not confined in a hospital for any of the following treatments:

- Rehabilitation Therapy
- Physical Therapy
- Speech Therapy
- Occupational Therapy
- Respiratory Therapy
- Dietary Therapy/Consultation
- Home Health Care
- Dialysis
- Hospice Care
- Extended Care
- Physician Visits
- Nursing Home Care

CONTINUING CARE BENEFIT

Treatment is limited to 75 days for continuing care received within 180 days following the occurrence of the most recent covered specified health event or specified heart surgery. No lifetime maximum.

AMBULANCE BENEFIT

\$250 ground or \$2,000 air; no lifetime maximum

TRANSPORTATION BENEFIT

\$.50 per mile, per covered person whom special treatment is prescribed, for a covered loss
Limited to \$1,500 per occurrence; no lifetime maximum

LODGING BENEFIT

Up to \$75 per day, for covered lodging charges
Limited to 15 days per occurrence; no lifetime maximum

WAIVER OF PREMIUM BENEFIT

Premium waived, from month to month, during total inability (after 180 continuous days)

OPTIONAL SUPPLEMENTAL INSURANCE RIDER FOR SPECIFIED DISEASE, SPECIFIED HEALTH EVENT RECOVERY BENEFIT

SUMMARY PAGE

Policy Rider A74051PA

CCP^R

PEACE OF MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.



The Supplemental Insurance Rider for Specified Disease, Specified Health Event Recovery Benefit is a part of the policy and is subject to all policy provisions, unless modified herein.

WHAT WE WILL PAY

SPECIFIED HEALTH EVENT RECOVERY BENEFIT

Aflac will pay \$500 per month while a covered person remains in specified health event recovery upon receipt of written proof of loss from that person's physician. Lifetime maximum of six months per covered person.

DEFINITIONS

SPECIFIED HEALTH EVENT RECOVERY

A covered person will be considered in specified health event recovery if he or she continues to be under the active care and treatment by a physician for a covered specified health event OR he or she is unable to engage in the duties of his or her regular occupation due to a covered specified health event. Specified health event includes heart attack, stroke, end-stage renal failure, major human organ transplant, third-degree burns, persistent vegetative state, coma, paralysis, coronary artery bypass graft surgery (CABG), or sudden cardiac arrest occurring on or after the effective date of coverage under the rider.

EFFECTIVE DATE

The effective date of the rider is as stated in the Policy Schedule.

TERMINATION

The rider will terminate if the policy to which it is attached terminates, when the lifetime maximum benefit has been paid to all covered persons as described above, or if the premium for the rider is not paid.

**REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS,
DETAILS, LIMITATIONS, AND EXCLUSIONS.**

Underwritten by:
American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999
aflac.com | 1.800.99.AFLAC (1.800.992.3522)



**NORTHEAST DATA INC.**

Rate sheet prepared by Web User on 9/23/2021 10:46:41 AM.
Pennsylvania Payroll Premium rates are Biweekly for industry Class B.

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.
For more information about policy/plan benefits and limitations, please refer to the accompanying
product brochure for each insurance policy/plan listed below.

CRITICAL CARE PROTECTION POLICY - Series A74300

| Individual | | | | One Parent Family | | | |
|----------------|---------|--------|---------|-------------------|---------|--------|---------|
| Age | Premium | SHERR | Total | Age | Premium | SHERR | Total |
| 18-35 | \$8.22 | \$0.54 | \$8.76 | 18-35 | \$13.98 | \$0.60 | \$14.58 |
| 36-45 | \$11.64 | \$1.32 | \$12.96 | 36-45 | \$16.50 | \$1.32 | \$17.82 |
| 46-55 | \$17.16 | \$2.16 | \$19.32 | 46-55 | \$21.24 | \$2.16 | \$23.40 |
| 56-70 | \$23.76 | \$3.06 | \$26.82 | 56-70 | \$29.94 | \$3.12 | \$33.06 |
| Insured/Spouse | | | | Two Parent Family | | | |
| Age | Premium | SHERR | Total | Age | Premium | SHERR | Total |
| 18-35 | \$15.78 | \$1.08 | \$16.86 | 18-35 | \$17.88 | \$1.14 | \$19.02 |
| 36-45 | \$20.88 | \$2.22 | \$23.10 | 36-45 | \$22.74 | \$2.40 | \$25.14 |
| 46-55 | \$32.16 | \$3.72 | \$35.88 | 46-55 | \$34.08 | \$4.02 | \$38.10 |
| 56-70 | \$45.84 | \$5.70 | \$51.54 | 56-70 | \$49.08 | \$6.00 | \$55.08 |

SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)