

CRITICAL CARE PROTECTION

Protecting their stability during an illness isn't just smart. It's critical.

Serious illnesses such as a heart attack or stroke can have a serious impact on your employees' financial health. But **Aflac Critical Care Protection** insurance can help provide the financial peace of mind they need in the event of a serious health event.



Give your employees extra protection to face the unexpected.

Even if your employees have medical insurance, it's usually not enough to cover every expense. But **Critical Care Protection** gives them a lump sum benefit upon diagnosis of a covered health event, with additional benefits paid for things like hospital stays and continuing care. The cash benefits help with the expenses major medical doesn't cover, helping you better protect your employees — at no cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac¹
- **Cash benefits** paid directly to your employees² to use as they see fit
- **Guaranteed renewable** as long as the premium is paid

FACT NO. 1

About every

34 SECONDS

an American suffers a heart attack.³

FACT NO. 2

On average, every

40 SECONDS

someone in the United States suffers a stroke.³

Aflac delivers standout protection for all stages of these covered events:

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

This information refers to benefit ranges for Policy Series A74000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Critical Care Protection benefits ⁴	
Benefit	Description for CCP Options 1-3
First-Occurrence Benefit	Named Insured/Spouse: \$7,500; Dependent Children: \$10,000. Payable only once per covered person, per lifetime
Subsequent Specified Health Event Benefit	\$3,500. No lifetime maximum. Subsequent occurrence limitations apply.
Coronary Angioplasty Benefit	\$1,000 available on Options 1 and 2. \$2,000 available on Option 3 (under Specified Heart Surgery Benefit). Payable only once per covered person, per lifetime.
Hospital Confinement Benefit	\$300 per day. No lifetime maximum.
Continuing Care Benefit	\$125 each day. No lifetime maximum.
Ambulance Benefit	\$250 ground or \$2,000 air. No lifetime maximum.
Transportation Benefit	\$.50 per mile; limited to \$1,500 per occurrence. No lifetime maximum.
Lodging Benefit	Up to \$75 per day; limited to 15 days per occurrence. No lifetime maximum.
Hospital Intensive Care Unit Benefit (Options 2 and 3 only)	Days 1-7: \$800 per day; Days 8-15: \$1,300 per day; limited to 15 days per period of confinement. No lifetime maximum. Available on Options 2 and 3.
Specified Heart Surgery Benefits (Option 3 only)	\$2,000-\$4,000 depending on "tier" (type of surgery). Tier 1 and 2 benefits each payable only once per covered person, per lifetime. Subsequent occurrence limitations apply. Available on Option 3.

¹One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2015.

²Unless otherwise assigned.

³Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

⁴This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A74100AR, A74200AR, A74300AR. In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Oregon Policies, A74100OR, A74200OR, A74300OR. In Texas, policies A74100TX, A74200TX, A74300TX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999