

Aflac Cancer Care Q&A

Why are four plan options available?

When we talked with consumers, we found out just how important pricing is today. Despite the large benefit amounts offered in the higher plan options, consumers preferred the smaller benefit plans because they were more affordable. Cancer Care offers four plan options to meet all consumer budgets:

Preferred – this plan is the most affordable option with a smaller Initial Diagnosis Benefit and Cancer Wellness Benefit. This is also the recommended plan level where you are also offering Group Critical Illness with Cancer plan.

Select – this plan offers the same benefits as the Preferred option but with a larger Initial Diagnosis Benefit and Cancer Wellness Benefit.

Classic – this plan is similar to what most associates are accustomed to selling, with a \$4,000 Initial Diagnosis Benefit and \$75 Cancer Wellness Benefit.

Premier – this is the most robust plan with highest premiums.

Will a policyholder lose their Initial Diagnosis Building Benefit accumulation if they convert to the Aflac Cancer Care?

No, but a new Initial Diagnosis Building Benefit Rider must be purchased to retain accumulated benefits. The policyholder can purchase 1–5 units at \$100 a unit. The new rider units do not have to match the current rider units to retain the build. (ex: current policy has 5 units, 2 units can be elected for the new Cancer Care plan). The current accumulated benefit amount will roll over to the new plan, and the new build amount will be based on number of units elected when the policy is converted. Refer to the Administrative Guidelines in your state for additional information.

Is Cancer Care available on a direct basis?

No, The Maximum Difference plan will remain available for direct sales. (Personal Cancer Indemnity will remain available on a direct basis in those states where Maximum Difference is not available.)

Will the Personal Cancer Indemnity plan still be available after Cancer Care is introduced?

No, once Cancer Care is introduced in your state, it will be withdrawn from sale.

Can a policyholder have both a Lump Sum Cancer policy and an Aflac Cancer Care policy?

No, a policyholder cannot have more than one cancer coverage in force at the same time. Any Lump Sum Cancer policy will have to be converted to the Aflac Cancer Care policy.

Can a policyholder have both an Individual Lump Sum Critical Illness policy with a Lump Sum Cancer rider and an Aflac Cancer Care policy?

No, a policyholder cannot have more than one cancer coverage in force at the same time. The policyholder can keep the Lump Sum Critical Illness policy, but the Lump Sum Cancer rider will have to be terminated to have Aflac Cancer Care policy.

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Aflac Cancer Care Comparison Chart

	Preferred Cancer Care	Select Cancer Care	Classic Cancer Care	Premier Cancer Care
Cancer Wellness Benefit	\$25	\$40	\$75	\$100
Bone Marrow Donor Screening Benefit	\$40	\$40	\$40	\$40
Initial Diagnosis Benefit	\$500; Child: \$1,000	\$2,000; Child: \$4,000	\$4,000; Child: \$8,000	\$6,000; Child: \$12,000
Medical Imaging with Diagnosis Benefit	\$75; two per year	\$75; two per year	\$135; two per year	\$200; two per year
NCI Evaluation/Consultation Benefit	\$500	\$500	\$500	\$1,000
Injected Chemotherapy Benefit	\$300 per week	\$300 per week	\$600 per week	\$900 per week
Non-hormonal Oral Chemotherapy Benefit	\$135 per prescription up to \$405 per month for Oral/Topical Benefit	\$135 per prescription up to \$405 per month for Oral/Topical Benefit	\$250 per prescription up to \$750 per month for Oral/Topical Benefit	\$400 per prescription up to \$1,200 per month for Oral/Topical Benefit
Hormonal Oral Chemotherapy Benefit	\$135 per month up to 24 months; after 24 months \$50 per month up to \$405 per month for Oral/Topical Benefit	\$135 per month up to 24 months; after 24 months \$50 per month up to \$405 per month for Oral/Topical Benefit	\$250 per month up to 24 months; after 24 months \$75 per month up to \$750 per month for Oral/Topical Benefit	\$400 per month up to 24 months; after 24 months \$100 per month up to \$1,200 per month for Oral/Topical Benefit
Topical Chemotherapy Benefit	\$100 per prescription per month up to \$405 per month for Oral/Topical Benefit	\$100 per prescription per month up to \$405 per month for Oral/Topical Benefit	\$150 per prescription per month up to \$750 per month for Oral/Topical Benefit	\$200 per prescription per month up to \$1,200 per month for Oral/Topical Benefit
Radiation Therapy Benefit	\$175 per week	\$175 per week	\$350 per week	\$500 per week
Experimental Treatment Benefit	\$175 per week if charged; \$75 per week if no charge	\$175 per week if charged; \$75 per week if no charge	\$350 per week if charged; \$100 per week if no charge	\$500 per week if charged; \$125 per week if no charge
Immunotherapy Benefit	\$175 once per month \$875 lifetime max	\$175 once per month \$875 lifetime max	\$350 once per month \$1,750 lifetime max	\$500 once per month \$2,500 lifetime max
Antinausea Benefit	\$50 per month	\$50 per month	\$100 per month	\$150 per month
Stem Cell Transplantation Benefit	\$3,500; lifetime max \$3,500	\$3,500; lifetime max \$3,500	\$7,000; lifetime max \$7,000	\$10,000; lifetime max \$10,000
Bone Marrow Transplantation Benefit	\$3,500; lifetime max \$3,500; \$500 to donor	\$3,500; lifetime max \$3,500; \$500 to donor	\$7,000; lifetime max \$7,000; \$750 to donor	\$10,000; lifetime max \$10,000; \$1,000 to donor
Blood and Plasma Benefit	Inpatient: \$85 times the number of days confined; Outpatient: \$140 per day	Inpatient: \$85 times the number of days confined; Outpatient: \$140 per day	Inpatient: \$100 times the number of days confined; Outpatient: \$175 per day	Inpatient: \$150 times the number of days confined; Outpatient: \$250 per day
Surgical/Anesthesia Benefit	\$50-\$1,700; Anesthesia: additional 25% of surgical benefit	\$50-\$1,700; Anesthesia: additional 25% of surgical benefit	\$100-\$3,400; Anesthesia: additional 25% of surgical benefit	\$140-\$5,000; Anesthesia: additional 25% of surgical benefit
Skin Cancer Surgery Benefit	\$20-\$200	\$20-\$200	\$35-\$400	\$50-\$600
Additional Surgical Opinion Benefit	\$100 per day	\$100 per day	\$200 per day	\$300 per day
Hospitalization 30 days or Less	Insured/Spouse: \$100 per day; Child: \$125 per day	Insured/Spouse: \$100 per day; Child: \$125 per day	Insured/Spouse: \$200 per day; Child: \$250 per day	Insured/Spouse: \$300 per day; Child: \$375 per day
Hospitalization 31 days or More	Insured/Spouse: \$200 per day; Child: \$250 per day	Insured/Spouse: \$200 per day; Child: \$250 per day	Insured/Spouse: \$400 per day; Child: \$500 per day	Insured/Spouse: \$600 per day; Child: \$750 per day
Outpatient Hospital Surgical Room Charge Benefit	\$100 (in addition to Surgical/Anesthesia Benefit)	\$100 (in addition to Surgical/Anesthesia Benefit)	\$200 (in addition to Surgical/Anesthesia Benefit)	\$300 (in addition to Surgical/Anesthesia Benefit)
Extended Care Facility Benefit	\$75 a day, up to 30 days a year	\$75 a day, up to 30 days a year	\$100 a day, up to 30 days a year	\$150 a day, up to 30 days a year
Home Health Care Benefit	\$50 per day	\$50 per day	\$100 per day	\$150 per day
Hospice Care Benefit	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max	\$1,000 for the 1st day; \$50 after; \$12,000 lifetime max
Nursing Services Benefit	\$50 per day	\$50 per day	\$100 per day	\$150 per day
Surgical Prosthesis Benefit	\$1,000; lifetime max \$2,000	\$1,000; lifetime max \$2,000	\$2,000; lifetime max \$4,000	\$3,000; lifetime max \$6,000
Nonsurgical Prosthesis Benefit	\$90 per occurrence; lifetime max \$180	\$90 per occurrence; lifetime max \$180	\$175 per occurrence; lifetime max \$350	\$250 per occurrence; lifetime max \$500
Reconstructive Surgery Benefit	\$110-\$1,000 Anesthesia: 25% of Reconstructive Surgery Benefit	\$110-\$1,000 Anesthesia: 25% of Reconstructive Surgery Benefit	\$220-\$2,000 Anesthesia: 25% of Reconstructive Surgery Benefit	\$350-\$3,000 Anesthesia: 25% of Reconstructive Surgery Benefit
Egg Harvesting and Storage (Cryopreservation) Benefit	\$500 to have oocytes extracted; \$175 for storage; \$675 lifetime max	\$500 to have oocytes extracted; \$175 for storage; \$675 lifetime max	\$1,000 to have oocytes extracted; \$350 for storage; \$1,350 lifetime max	\$1,500 to have oocytes extracted; \$500 for storage; \$2,000 lifetime max
Ambulance Benefit	\$250 ground or \$2,000 air	\$250 ground or \$2,000 air	\$250 ground or \$2,000 air	\$250 ground or \$2,000 air
Transportation Benefit	\$.35 per mile; max \$1,000	\$.35 per mile; max \$1,000	\$.40 per mile; max \$1,200	\$.50 per mile; max \$1,500
Lodging Benefit	\$50 per day; 90 days per year	\$50 per day; 90 days per year	\$65 per day; 90 days per year	\$80 per day; 90 days per year
Optional Riders:				
Initial Diagnosis Building Benefit Rider	Annual build of \$100 per unit; 1-5 units available			
Dependent Child Rider	\$10,000 one-time payment payable upon initial diagnosis of dependent child (up to age 26)			
Specified Disease Benefit Rider	\$1,000 payable once per covered specified disease; \$200 per day hospitalization (days 1-30), \$500 per day (over 31 days); 31 diseases covered			
Return of Premium Benefit Rider	Available			