

**Get help  
with  
expenses  
health  
insurance  
doesn't  
cover**



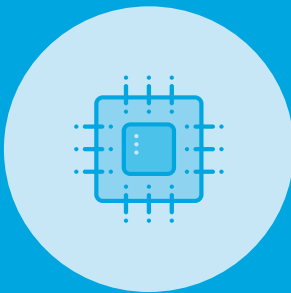
**Aflac**  <sup>®</sup>



Experienced  
benefits advisors



Robust benefits  
portfolio



Superior enrollment  
technology

## Get help with expenses health insurance doesn't cover

For 65 years, Aflac has paid employees\* directly\*\* to help with unexpected out-of-pocket costs — like medical bills, copayments, deductibles and prescriptions. When unexpected health care costs like these come your employees' way, Aflac is here to help.



**Running a business takes time and effort.** Let Aflac help ease the load with smart, time-saving benefits strategies and solutions. Our benefits solutions offer a simple, customizable way for you to check one more of those items off your to-do list. The result? Your employees receive the benefits options they deserve, and you have more time to focus on what you love most about your business.

# Individual policies



## Accident

Accidents happen. When a covered accident happens, our accident insurance policy pays cash benefits (unless assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.



## Aflac Plus Rider

Pays a lump-sum benefit amount along with additional benefits when a diagnosis of a covered health event occurs.



## Cancer/Specified-Disease

Helps cover expenses from initial diagnosis of a covered cancer, through treatment and follow-up visits.



## Critical Illness (Specified Health Event)

Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke or paralysis.



## Dental

Aflac's supplemental dental insurance policy helps policyholders keep a bright, healthy smile. Our policy provides benefits for dental care.



## Hospital Confinement Indemnity

Hospital stays are expensive. An Aflac Hospital Confinement Indemnity Insurance policy can help ease the financial burden of hospital stays by providing cash benefits.



## Life

Provides additional protection to help family members maintain their lifestyle if something were to happen to the insured.



## Lump-Sum Cancer

Provides a cash benefit to help cover any expense, such as treatment costs and insurance copays and deductibles, if a diagnosis of cancer occurs.



## Lump-Sum Critical Illness

Provides a cash benefit to help cover expenses when a diagnosis or treatment for a covered critical illness event, such as heart attack, stroke or paralysis.



## Short-Term Disability

Provides a source of income if a disability due to a covered accident or illness.



## Vision

An Aflac supplemental vision insurance policy can help with the costs of vision treatment.





**Coverage** is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York. This is a brief product overview only. Coverage may not be available in all states including but not limited to ID, NY, NJ & NM. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/rider has limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent. Aflac WWW | 1932 Wynnton Road | Columbus, GA 31999

**Accident (35000 series)** In Idaho, Policies A35100ID–A35200ID & A35B24ID. In Oklahoma, Policies A35100OK–A35200OK & A35B24OK. In Virginia, Policies A35100VA–A35400VA, A35B24VA & A35B0FVA. **Accident (Accident Advantage, 36000 series)** In Idaho, Policies A36100ID–A36400ID, & A3630FID. In Oklahoma, Policies A36100OK–A36400OK, & A3630FOK. In Virginia, Policies A36100VA–A36400VA, & A3630FVA. **Accident (Accident Advantage, 37000 series)** In Idaho, Policy A37000ID. In New York, Policy NY37000. In Oklahoma, Policy A37000OK. In Virginia, Policies A371AAVA & A371BAVA. **Lump Sum Cancer (72200 series)** – Policies are not available in Pennsylvania. In Idaho, Policy A72200ID. In Oklahoma, Policy A72000K. In Virginia, Policy A72200VA. **Cancer (Maximum Difference, 76000 series)** Policies are not available in Virginia. In Idaho, Policies A76100ID & A761ESID. In Oklahoma, Policies A76100OK & A761ESOK. **Cancer (Cancer Care, 78000 series)** In Idaho, Policies A78100ID–A78400ID. In Oklahoma, Policies A78100OK–A78400OK. In Virginia, Policies A75100VA through A75300VA. **Cancer (Cancer Protection Assurance, B70000 series)** Policies are not available in New York. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, A75100VA–A75300VA. **Hospital Confinement Sickness Indemnity (45000 series)** In Idaho, Policies A-45100-ID–A-45300-ID. In Oklahoma, Policies A-45100-OK–A-45300-OK. In Virginia, Policies A-45100-VA–A-45300-VA. **Hospital Confinement Indemnity (49000 series)**. Policies not available in Idaho. In Oklahoma, Policies A49100OK–A49400OK & A4910HOK. In Virginia, Policies A49100VAR–A49400VAR & A4910HVAR. **Hospital Confinement Indemnity (B40000 series)** In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, B40100VA & B4010HVA. **Short-Term Disability (57600 series)** In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA. **Life (68000 series)** In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC1368100, ICC1368200, ICC1368300, ICC1368400. **Juvenile Life (65000 series)** In Arkansas, Policies A65JTORAR & A65JWOAR. In Idaho, Oklahoma and Virginia, Policies ICC0965JTO & ICC0965JWO. **Juvenile Life (B61000 series)** Policies are not available in New York. In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC18B61JWO & ICC18B61JTO. **Term & Whole Life (B60000 series)** Policies are not available in New York. In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC18B60C10, ICC18B60100, ICC18B60200, ICC18B60300, & ICC18B60400. **Dental (81000 series)** In Idaho, Policies A81100ID–A81400ID. In Oklahoma, Policies A81100OK–A81400OK. In Virginia, Policies A81100VA–A81300VA. **Dental (82000 series)** In Idaho, Policies A82100RID–A82400RID. In Oklahoma, Policies A82100ROK–A82400ROK. In Virginia, Policies A82100RVA–A82400RVA. **Vision (VSN100 series)** In Idaho, Policy VSN100ID. In Oklahoma, Policy VSN100OKR. In Virginia, Policy VSN100VA. **Aflac Value Rider (57600 series)** In Idaho, Rider A57653ID. In Oklahoma, Rider A57653. In Virginia Rider A57653VA.