

Aflac Critical Care Protection

SPECIFIED HEALTH EVENT INSURANCE – OPTION 3

We've been dedicated to helping provide peace of mind and financial security for over 60 years.



The policy is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.



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:

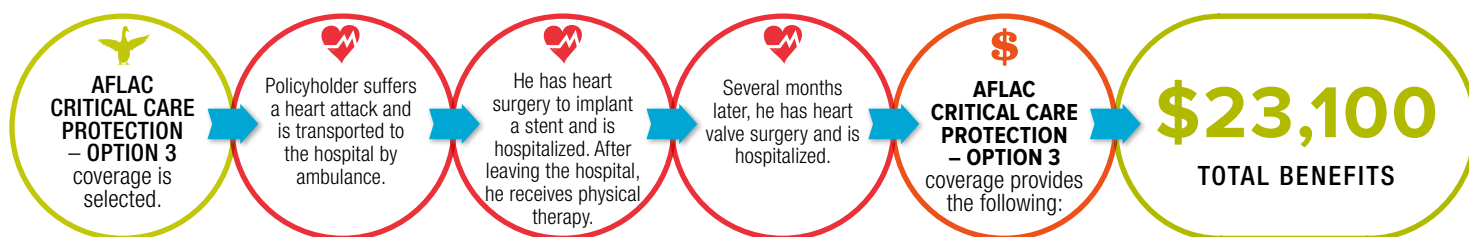
Tier One:

- 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: First-Occurrence 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 Benefits reduce by one-half after the policy anniversary date following 70th birthday of the covered person
STEP-DOWN INTENSIVE CARE UNIT BENEFIT	Days 1-15: \$500 per day; limited to 15 days per period of confinement; no lifetime maximum Benefits reduce by one-half after the policy anniversary date following 70th birthday of the covered person
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 Benefits reduce by one-half after the policy anniversary date following 70th birthday of the covered person
FIRST-OCCURRENCE BENEFIT:	
Named Insured/Spouse	\$7,500; lifetime maximum \$7,500 per covered person
Dependent Children	\$10,000; lifetime maximum \$10,000 per covered person
SUBSEQUENT SPECIFIED HEALTH EVENT BENEFIT	\$3,500 Subsequent occurrence limitations apply. No lifetime maximum.
SPECIFIED HEART SURGERY BENEFITS	<p>Tier One: \$4,000 when a covered person undergoes one of the following:</p> <ul style="list-style-type: none"> • Heart Valve Surgery • Surgical Treatment of Abdominal Aortic Aneurysm <p>Tier Two: \$2,000 when a covered person undergoes one of the following:</p> <ul style="list-style-type: none"> • Coronary Angioplasty • Transmyocardial Revascularization (TMR) • Atherectomy • Coronary Stent Implantation • Cardiac Catheterization • Automatic Implantable Cardioverter Defibrillator (AICD) Placement • Pacemaker Placement <p>Tier One and Tier Two benefits are payable only once per covered person, per lifetime. Subsequent occurrence limitations apply.</p>
SUBSEQUENT TIER ONE SPECIFIED HEART SURGERY BENEFIT	\$1,000 Subsequent occurrence limitations apply. No lifetime maximum.
HOSPITAL CONFINEMENT BENEFIT	\$300 per day; no lifetime maximum
CONTINUING CARE BENEFIT	<p>\$125 each day when a covered person is charged for any of the following treatments:</p> <ul style="list-style-type: none"> • 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 <p>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.</p>
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)
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to 2 months, when all conditions for this benefit are met

REFER TO THE FOLLOWING OUTLINE OF COVERAGE FOR BENEFIT DETAILS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS.