

# Plan Descriptions

## Insurance Coverage Designed To ...

### Help Replace Income

- **Life**

Half of all participants in the Life Insurance and Market Research Association's 2010 "Trends in Life Insurance Ownership" study said they needed more life insurance—and 3 in 10 households reported having no life insurance at all. When a policyholder dies, life insurance helps take care of the family's immediate financial needs, including burial and funeral expenses, uninsured medical costs, and outstanding bills and debts. It can also help with future needs, such as income replacement, education costs, ongoing financial obligations, emergency funds, and retirement expenses. Aflac offers term, whole, and juvenile life insurance policies.

- **Short-Term Disability**

Many individuals who wouldn't dream of leaving their home or car uninsured fail to protect their most important asset: their income. That's where short-term disability insurance comes in. It pays a percentage of a policyholder's gross income each month while he or she is disabled, adding a vital measure of financial security in a time of need. Aflac's cash benefits can help policyholders meet financial obligations ranging from rent or mortgage payments to gas and grocery bills when they're unable to earn their usual paychecks.

### Help With Serious Health Events

- **Cancer/Specified-Disease**

In the United States, men have slightly less than a one in two lifetime risk of developing cancer; for women, the risk is a little more than one in three (*Cancer Facts and Figures 2012*, American Cancer Society).

Fortunately, Aflac is a pioneer in the cancer insurance industry. We sold our first cancer insurance policy in 1958 and have since paid billions in claims. Our policies have helped thousands of individuals pay expenses that aren't covered by major medical insurance—including out-of-pocket medical expenses, travel and lodging for out-of-town treatment, and everyday living expenses.

- **Specified Health Event (Critical Care & Recovery)**

A serious health condition such as a heart attack, end-stage renal failure, a stroke, a coma, or a third-degree burn is not only a life-altering physical event but it can be a devastating financial event too. And, the longer the recovery period, the more severe the financial impact is. A specified health event insurance policy can make a big difference by providing cash benefits that allow policyholders to concentrate on healing. The benefits may be used to help pay medical bills or to help cover daily expenses such as home maintenance, meals and child care—costs that might otherwise seem overwhelming for those recovering from major illnesses.

- **Accident**

An Aflac accident insurance policy helps policyholders cope with medical and out-of-pocket expenses that add up quickly after an injury—not only costs for emergency treatment, hospital stays and medical exams, but also for transportation and lodging. Policyholders receive cash benefits for broken teeth, concussions, emergency room visits, and many other treatments major medical insurance may not fully cover.

## **Help With Medical Expenses**

- **Hospital Confinement Indemnity/Hospital Intensive Care/Sickness Indemnity**

In the event of illness or injury, even employees with strong company-provided major medical insurance will probably face expenses that aren't covered. A hospital confinement indemnity insurance policy provides cash benefits employees may use as they see fit; a hospital intensive care insurance policy provides benefits for accidents or illnesses that result in confinement in an intensive-care unit; and a hospital confinement sickness indemnity insurance policy helps ease the financial burden of hospital stays due to illness. Benefits are predetermined and paid regardless of any other insurance in force. Policyholders can use the benefits to help with out-of-pocket expenses that are not covered by major medical insurance.

- **Dental**

Aflac Dental policyholders don't need to worry about networks or coordinating benefits. They may choose any dentist—even one who has treated them under a previous plan. We also offer optional riders for covered cosmetic treatments and covered orthodontic procedures. In addition, Aflac Dental pays benefits without requiring policyholders to first meet out-of-pocket deductibles, and it pays benefits after applicable waiting periods.

- **Vision**

Aflac's vision insurance goes beyond what is offered by traditional vision plans. We provide benefits for eye surgeries, specific eye diseases, and permanent visual impairment. Because there are no provider-network stipulations, employees have the freedom to use their preferred eye-care providers.