

**We've got you *and*
your employees covered.**



PRODUCT OVERVIEW

I

Aflac[®]

We've got you under our wing.[®]

AFLAC HELPS YOU

YOUR EMPLOYEES

deserve benefits that work just as hard for them as they work for you. And by adding Aflac to your benefits package, you can help your employees protect what matters most to them.

\$9,788

The average hospital expense, adjusted per inpatient stay.¹

39.4 million

The number of visits to hospital emergency departments due to injuries in 2007.²

1-in-2

The lifetime risk of U.S. men for developing cancer.

For women the risk is a little more than one-in-three.³

PROTECT YOUR EMPLOYEES' INCOME

Like most people today, your employees rely heavily on their paychecks. So, what happens if they get sick or hurt and have to be out of work for an extended period—without a regular income?

By offering individual insurance policies from Aflac, you'll be helping employees get cash benefits—that can be used to help cover rent, groceries, and other daily living expenses—if they're out of work.

And the best part is you can offer your employees these benefits with no direct cost to you or your company.

INDIVIDUAL PRODUCTS

- Short-Term Disability
- Life

SUPPLEMENT YOUR MAJOR MEDICAL PLAN

You may already offer major medical insurance to your employees. But in the event of an illness or injury, there may be out-of-pocket medical expenses that aren't covered by your major medical coverage. Our insurance policies are designed to help with those too.

Which means your employees can use those cash benefits to help with unexpected medical expenses and daily living expenses.

INDIVIDUAL PRODUCTS

- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Dental
- Vision

HELP YOUR EMPLOYEES HOLD ON TO WHAT'S THEIRS

If one of your employees has a serious accident or illness, that family's finances could be impacted.

Medical expenses can quickly eat into savings.

Individual insurance policies from Aflac let employees protect what they've worked hard for with cash benefits to help cover the costs of everyday life.

INDIVIDUAL PRODUCTS

- Accident
- Cancer/Specified-Disease
- Critical Illness
- Specified Health Event

INDIVIDUAL POLICIES

HIGHLIGHTS

SHORT-TERM DISABILITY

Policy Series A57600

In the case of illness or injury, it helps your employees maintain their standard of living and helps them pay bills.

- Selection of:
 - Monthly benefit amount
 - Elimination period
 - Benefit period
- Guaranteed-renewable to age 75

- Benefits paid directly to your employees, unless they choose otherwise
- Benefits paid regardless of any other insurance

LIFE

Policy Series A64000

Provides term or whole life insurance.

- Can provide up to \$250,000 of whole life insurance or term life insurance
- Waiver of Premium Benefit
- Accelerated Death Payment

- Optional Spouse and Child Term Life Insurance Riders
- Optional Accidental-Death Benefit Rider

HOSPITAL CONFINEMENT INDEMNITY

Policy Series A46000

Helps with the noncovered expenses of a hospital stay.

- Annual Hospitalization Confinement Benefit
- Daily Hospital Confinement Benefit
- Surgical Benefit

- Rehabilitation Unit Benefit
- Invasive Diagnostic Exams Benefit

HOSPITAL CONFINEMENT SICKNESS INDEMNITY

Policy Series A-45000

Provides a physician feature that helps cover sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits.

- Physician Visits Benefit
- Initial Hospitalization Benefit
- Major Diagnostic Exams Benefit

- Surgical Benefit
- Hospital Confinement Benefit

DENTAL

Policy Series A82000

A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.

- No network restrictions
- Portable
- Guaranteed-renewable
- Pays regardless of any other insurance your employees have

- No deductible
- Easy to understand

VISION

Policy Series VSN100

Helps defray the cost of regular eye exams and treatment of eye diseases.

- Eye Examination Benefit
- Vision Correction Benefit
- Specific Eye Diseases/Disorders Benefit

- Eye Surgery Benefit
- No network restrictions

HOSPITAL INTENSIVE CARE

Policy Series A18400

Helps cover expenses related to confinement in a hospital intensive care unit (ICU).

- Daily Hospital Intensive Care Unit Confinement Benefit
- Daily Step-Down Intensive Care Unit Confinement Benefit

- Ambulance Benefit
- Major Human Organ Transplant Benefit

ACCIDENT

Policy Series A35000

Helps provide a financial cushion if an accident occurs.

- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit

- Initial Hospitalization Benefit
- Hospital Confinement Benefit

CANCER/SPECIFIED-DISEASE

Policy Series A78000

Helps with medical expenses related to cancer treatment.

- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefits
- Surgical/Anesthesia Benefit

- Ambulance, Transportation, and Lodging Benefits
- Cancer Wellness Benefit

LUMP SUM CRITICAL ILLNESS

Policy Series A72000

Provides a single cash benefit to your employees if they're diagnosed or treated for critical illness events.

- Pays a lump sum benefit up to \$30,000 for a critical illness event: heart attack, stroke, coma, paralysis, major human organ transplant, end-stage renal failure

- Pays a benefit for a recurrence of the same critical illness event or an occurrence of a different critical illness event with no lifetime maximum

CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)

Policy Series A71000

Helps with the medical expenses related to a covered serious health event.

- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits for heart attack, stroke, sudden cardiac arrest, coronary artery bypass

- surgery, end-stage renal failure, major human organ transplant, major third-degree burns, coma, paralysis