

Aflac Accident Plan

The Aflac Accident plan provides cash benefits **directly to you** to help with out-of-pocket expenses - medical and nonmedical - associated with treatment in the event of a covered accident. A sudden accident might stop you in your tracks, but your bills — mortgages, utilities, groceries and out-of-pocket costs will keep on coming. Accident insurance can help cover the costs associated with the treatment of a covered accidental injury. More importantly, the plan helps you focus on getting better, not worrying about how you will pay your bill.

Plan Benefit Summary	
Doctor visits due to injury	\$75 - \$200
Emergency dental work	\$30 - \$120
Hospital Admission	\$900
Additional Daily Hospital and Intensive care unit confinement	\$225 - \$525
Follow up treatments	\$25 - \$35
Travel/Lodging when injured 100 miles from home or treatments	\$150 - \$250

Monthly Premiums	
Employee	\$8.22
Employee + Spouse	\$13.99
Employee + Child(ren)	\$19.56
Family	\$25.33



Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

Plan Features

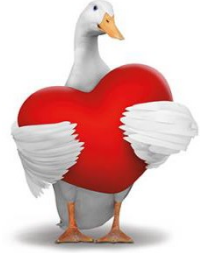
- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.

Aflac Critical Illness

Aflac Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness and these benefits are paid **directly to you**. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and living expenses that can accompany a covered critical illness. **Children are covered at 50% of benefit at no extra cost!**



Plan Benefit Summary	
Heart Attack, Sudden Cardiac Arrest, Stroke	100%
Major Organ Transplant, Kidney Failure, Bone Marrow Transplant	100%
Cancer (Internal or Invasive)	100%
Amyotrophic Lateral Sclerosis (ALS), Multiple Sclerosis (MS)	100%
Health Screening (payable for employee and spouse only)	\$50 per calendar year

Lump Sum Payout (per event) Non-Tobacco Rates				
Age	\$5,000	\$10,000	\$20,000	\$30,000
18-29	\$2.32	\$3.62	\$6.23	\$8.84
30-39	\$3.20	\$5.39	\$9.77	\$14.15
40-49	\$5.36	\$9.72	\$18.43	\$27.13
50-59	\$9.57	\$18.13	\$35.26	\$52.38
60+	\$17.55	\$34.08	\$67.15	\$100.22

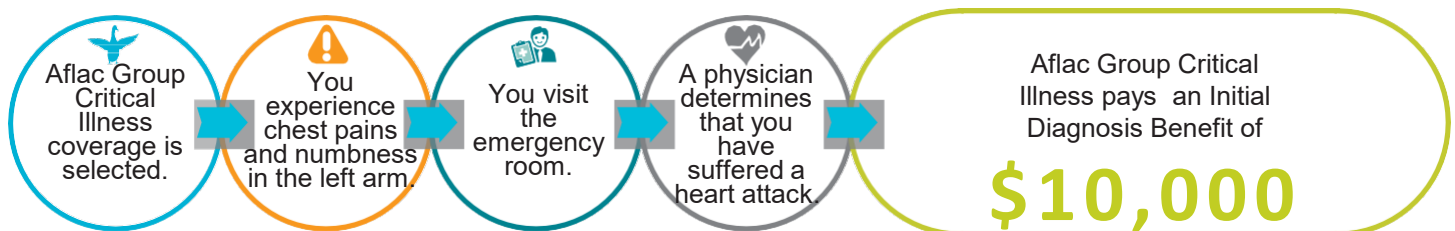
The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
 - Cancer
 - Heart Attack (Myocardial Infarction)
 - Stroke
 - Kidney Failure (End-Stage Renal Failure)
 - Major Organ Transplant
 - Bone Marrow Transplant (Stem Cell Transplant)
 - Sudden Cardiac Arrest
 - Coronary Artery Bypass Surgery
 - Non-Invasive Cancer
 - Skin Cancer
- Health Screening Benefit

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

How it works



Aflac Hospital Plan

The Aflac Group Hospital Indemnity Plan provides cash benefits **directly to you** to help cover some of the costs associated with a covered hospital stay due to a sickness or accidental injury.

Plan Benefit Summary	
Hospital Admission (per confinement) Once per covered sickness or accident per calendar year	\$1,000
Hospital Confinement (per day) Maximum confinement period: 31 days per covered sickness or covered accident	\$150
Hospital Intensive Care (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$150
Intermediate Intensive Care Step-Down Unit (per day) Maximum confinement period: 10 days per covered sickness or covered accident	\$75
Health Screening Benefit (Payable once per calendar year per insured)	\$50

Monthly Premiums	
Employee	\$18.08
Employee + Spouse	\$36.24
Employee + Child(ren)	\$28.86
Family	\$47.02

The plan that can help with expenses and protect your savings

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay.

That's how the Aflac Group Hospital Indemnity plan can help.

It provides financial assistance to enhance your current coverage. It may help avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover.

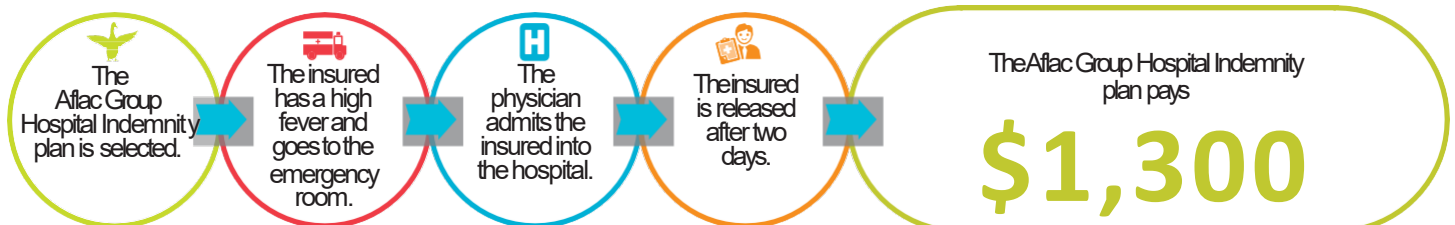
Like transportation and meals for family members, help with child care, or time away from work, for instance.

The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Intermediate Intensive Care Step-Down Unit
- Successor Insured Benefit



How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,000), and Hospital Confinement (\$150 per day).

The following 3 Value-Adds included with an Aflac Plan

HealthAdvocateSM

Telephonic EAP

Need help for life's highs and lows? Just call.

Introducing the Telephonic EAP Program, available through Aflac.

We never know what life can bring from one day the next. But you can be sure you have help when you need it. Health Advocate's Telephonic Employee Assistance Program provides support for a range of personal, family and work/life balance matters.

Telephonic EAP provides 24/7 phone access to licensed, professional counselors, prepared to help with your personal situation. They can also provide referrals for long-term counseling or specialized care, with customized plans to meet your specific needs.



USE ANY COMBINATION OF TOOLS, ANY TIME:



24/7 phone access to trained counselors



Long-term referrals and treatment plans



Support for full range of personal and work/life issues



Whatever life brings, call on EAP for help:



Confidential telephone counseling sessions with highly trained, licensed professionals



24/7 phone access to professional counselors



Referrals for long-term counseling or specialized care



Customized treatment plans



Resource website for work/life matters



Help for depression and other mental health issues



Stress management



Support for dealing with grief and loss



Substance abuse counseling

Count on Telephonic EAP to be here when you need it.

When your coverage begins, call 855.423.8585 or visit healthadvocate.com/aflac.

Available through Aflac, powered by Health Advocate.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

This offering may not supersede the terms and conditions of any existing contract the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a pre-existing contract with Health Advocate prior to expiration date of the contract.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

College can be hard – planning for it shouldn't be

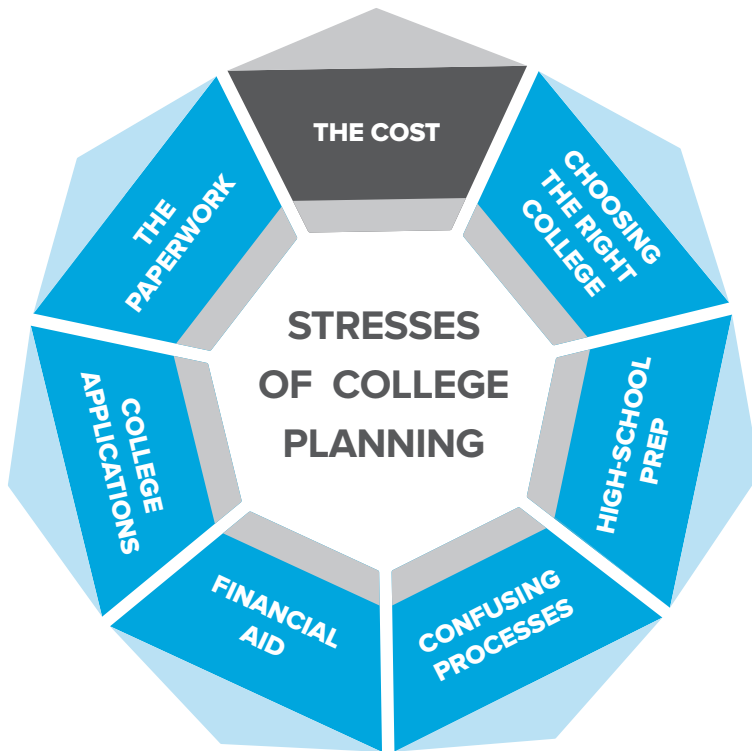
Introducing SimpliCollege brought to you by Aflac

You already know college is a smart decision. But helping your student plan and pay for college can be a difficult, stressful and confusing process for a family. SimpliCollege can help your student graduate on time with less stress and less debt.

From admissions and high school planning, to financial aid and applications, SimpliCollege offers all the information you need to navigate the entire process – and can even help lower your costs.



It pays to become a better-educated consumer



SIMPLICOLLEGE PROVIDES HELP FROM ONE SOURCE:



Financial planning and calculators.



Tips for college search and selection.



Navigating financial aid and tuition.



May help lower costs.

SimpliCollege has all the tools you need



ROADMAPS TO SUCCESS – Find roadmaps from ninth grade through college that outline what students should be doing and when, including checklists.



COLLEGE SEARCH – Learn how to plan, research and put together a strategy that helps you target the right colleges for your student.



NET PRICE CALCULATORS – Calculate the net price for a single academic year after factoring in scholarships and grants.



SCHOLARSHIPS AND NEGOTIATION – Find resources to help your student locate and apply for money-saving scholarships as well as tips for negotiating lower college costs.



COLLEGE SELECTIVITY – Learn how to best select and get admitted to specific colleges.



20 KEY FINANCIAL MISTAKES – Get a detailed explanation of the kinds of costly mistakes to avoid so you can be better educated about paying for college.

When it comes to college, it pays to have a plan. [Learn more about SimpliCollege.](#)

To sign up, visit simplicollege.com/wasteps

Available through Aflac, powered by SimpliCollege.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

Don't let medical bills bring you down

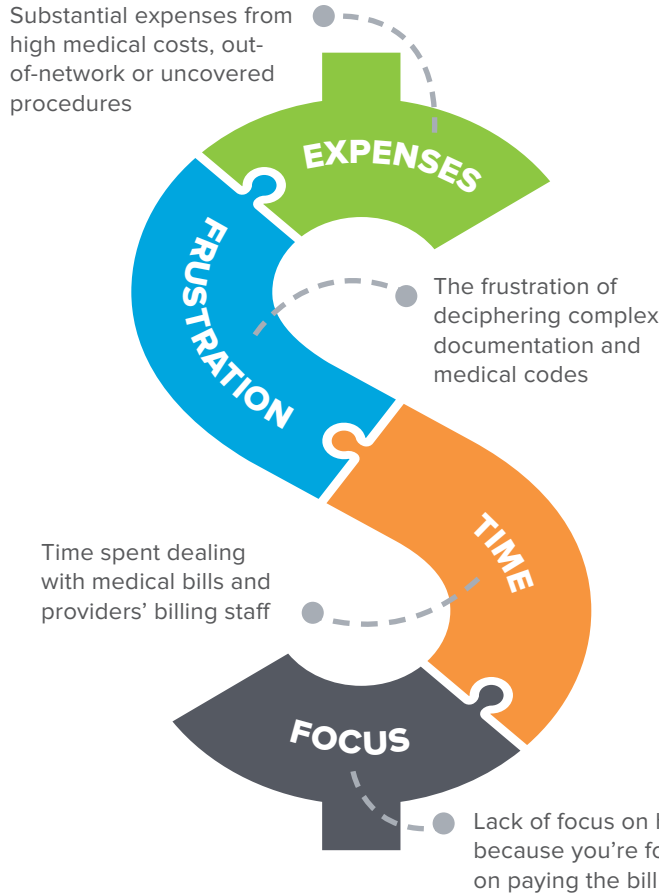
Medical Bill Saver,TM available through Aflac, can help you save on your medical costs.

High costs can add insult to injury. It can be overwhelming to receive an expensive bill for medical or dental treatment just when you're starting to feel better. That's why Aflac is pleased to provide you with a program that can help save you money — and time.

Through Medical Bill Saver, you have access to skilled negotiators who will work to reduce medical and dental bills over \$400 — it's simple and easy to use.



What can Medical Bill Saver save you?



HOW DOES IT WORK?

Medical Bill Saver is available for you, your spouse, dependent children, parents and parents-in-law.



Send in your medical or dental bills of \$400 or more.



Your negotiator will contact the provider and try to negotiate a discount or reduction.



Once an agreement is made, the provider approves payment terms and conditions.



You receive an easy-to-read personal Savings Result Statement that summarizes the outcome and payment terms.

How bill reviews help you

It never hurts to have a bill reviewed to ensure there are no errors and to see if you could receive a discount.

For example, Equifax found that, for hospital bills totaling \$10,000 or more, there was an average error of \$1,300.¹

HERE'S AN EXAMPLE² OF THE SAVINGS HEALTH ADVOCATE CAN PROVIDE:

- An employee had heart surgery, which amounted to approximately **\$100,000** in medical bills.
- The employee sent the bills to Health Advocate.
- The greatest invoice was for approximately **\$92,000**.
- Health Advocate was able to achieve a **30% discount**, which amounted to approximately **\$27,600**, for the bill and set up a payment plan for the balance.

HealthAdvocateSM

**Don't let medical bills bring you down.
Get an expert negotiator who can help you save with Medical Bill Saver.TM**

When your coverage begins, call **855.423.8585** or visit healthadvocate.com/aflac

Available through Aflac, powered by Health Advocate.

1. There's a Strong Chance You Are Paying for Expensive Medical Billing Mistakes, Huffpost, May 17, 2017.
2. Health Advocate internal reporting of Aflac client data, 2017.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina