

# Benefit Plan Descriptions

## Aflac Accident Advantage

ACCIDENT ONLY INSURANCE - OPTION 1  
We've been dedicated to helping provide peace of mind and financial security for nearly 80 years.



## Accident Advantage

This plan pays cash benefits if you are injured by an accident on-or-off the job. Every year, 40 million people get into accidents, causing medical bills to rise and putting people out of work. This plan provides peace of mind in knowing you won't have to worry about loss of income while you recover. Includes benefits where State Disability will not cover. **Pre-Tax Deduction**

## Aflac Short-Term Disability Insurance

CLASSIC - OPTION 1  
We've been dedicated to helping provide peace of mind and financial security for nearly 80 years.



## Short-Term Disability

This plan is designed to provide income replacement for up to 24-months in the event a policyholder becomes totally or partially disabled.

3 in 10 Americans will become disabled before retirement, and 90% of disabilities are non-work related. This plan will help ensure individuals can still have a source of income while in recovery. **Includes maternity leave.**

**Benefit per month for a term of 6, 12, 18 or 24 months.**

## Aflac Cancer Care

CLASSIC - OPTION 1  
We've been dedicated to helping provide peace of mind and financial security for nearly 80 years.



## Cancer

These plans are designed to pay you cash if you or a loved one is stricken with cancer. Cancer strikes 1 out of 2 men (and 1 out of 3 women). Costs for treatment are enormous. This is why medical bills cause over 60% of bankruptcies. These plans provide financial and emotional security and flexibility during your time of greatest need. **Pre-Tax Deduction**

## Aflac Critical Care Protection

UPGRADED HEALTH EVENT INSURANCE - OPTION 1  
We've been dedicated to helping provide peace of mind and financial security for nearly 80 years.



## Critical Illness

These plans are designed to pay you cash if you or a loved one is stricken with a critical illness such as **heart attack or stroke**. Someone suffers a heart attack every 34 seconds. Costs for treatment are enormous. This is why medical bills cause over 60% of bankruptcies. These plans provide financial and emotional security and flexibility during your time of greatest need. **Pre-Tax Deduction**

## Aflac Choice

HOSPITAL CONFINEMENT  
SPECIALTY INSURANCE - OPTION 1  
We've been dedicated to helping provide peace of mind and financial security for nearly 80 years.



## Hospital Choice

This plan is designed to cover out-of-pocket expenses under your Major Medical plan. As **most medical plans carry substantial deductibles, coinsurance, and co-payments**, this will pay cash towards illness OR injury, covering the four major sources of out-of-pocket medical expenses: 1) Hospitalization, 2) Surgery/Hospital Confinement, 3) Ambulance/Labs/Scans.

## Peace of Mind and Real Cash Benefits



LIFE PROTECTOR  
TERM LIFE INSURANCE

LI<sup>T</sup>

## Life Protector

This plan provides a financial payout in the event of a policyholder's death. Funeral and burial costs alone can cost upwards of \$15,000. Experts advise to have 5-8x one's annual salary in life insurance to care for loved ones, cover outstanding debt. Whole, Term, and Juvenile Life options available.

**\*Whole Life policies also grow in cash value as a long-term financial planning tool. Paid premiums can be accessed to borrow towards the purchase of long-term assets (a car, or a home, etc.)**