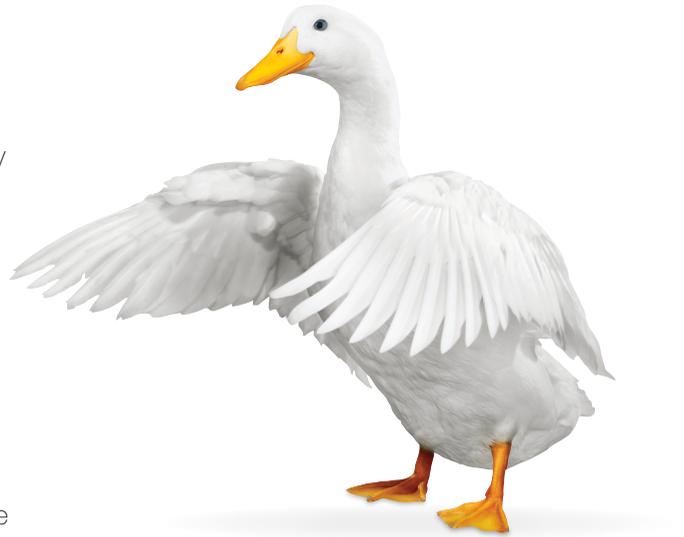


AFLAC GROUP DENTAL INSURANCE

A dental plan that gives you something to smile about.

A smile is a beautiful thing. It means warmth and friendship in almost every culture and language around the world. And it says great things about people, too. That's just one reason why taking care of your teeth is so important.

In addition to giving your employees a shiny-white smile, regular dental exams help stave off cavities, fight gum disease, and help avoid other health issues. In fact, the American Heart Association published a statement in April 2012 supporting an association between gum disease and heart disease. So, you can see why good oral hygiene can play a part in overall health down the road.



Group dental insurance from Aflac was developed with you and your employees in mind.

For almost 60 years, Aflac has been dedicated to helping provide individuals and families a financial cushion when they've needed it most. Group dental insurance is just another innovative way to help make sure your employees are well protected under our wing.

Let the numbers speak for themselves

FACT

Percentage of people in the United States (ages 18-64)

61%

who went to the dentist in 2013.¹

¹ National Health Survey, Center for Disease Control and Prevention, 2014.



Enhance your benefits package. Brighten your employees' smiles.

Benefits include:

- Dental Wellness (used for cleanings and preventive care)
- X-Rays
- Sealants
- Root Canals

Group dental insurance from Aflac offers your employees voluntary coverage for routine dental care.

Available coverage options:

- Three plan options: Basic, Standard, Premier
- Coverage year maximum automatically increases with the Building Benefit
- ID Card
- Guaranteed-Issue
- Replacement credit
- Portable coverage
- Coverage for spouse and dependent children
- Optional riders:
 - Orthodontic Benefit
 - Cosmetic Benefit

Features:

Payroll Deduction—Premiums are paid by convenient payroll deduction.

Portable Coverage—Employees can continue through bank draft or direct billing (with certain stipulations).

Fast Claims Payment—Most claims are processed in about four days.**

Unlimited Claims—There is no limit on the number of claims a certificate holder can file.

Contact your Aflac group sales representative today for a proposal and rates.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.

Continental American Insurance Company is not aware of whether any employees receive benefits from Medicare, Medicaid, or a state variation. If any employees or dependents are subject to Medicare, Medicaid, or a state variation, any and all benefits under this plan could be assigned. This means that any such employees may not receive any of the benefits in the plan. As a result, employees should please check the coverage in all health insurance policies those employees already have or may have before such employees buy this insurance to verify the absence of any assignments or liens.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

Continental American Insurance Company | Columbia, South Carolina

*This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

** Based on company statistics, December 31, 2014.

In Arkansas, Policy CAI1100AR. In New York, Policy AF1100NY. In Oklahoma, Policy CAI1100OK. In Oregon, CAI1100OR. In Pennsylvania, CAI1100PA. In Texas, CAI1100TX. In Virginia, CAI1100VA.