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Product Overview

Clients come in all sizes and types and have many different needs. Aflac's product portfolio is designed to help you fit any voluntary need for any size client.

For accounts with at least 100 employees, Aflac's group plans provide coverage that is easy to enroll and administer, and all of them are offered on a guaranteed-issue basis. For accounts under 100 employees, we have full suite of individual products to fit any need. The Aflac individual products are portable and guaranteed renewable.

Best of all, these plans can be enrolled through multiple platforms and methods. Call center, online, face-to-face or through one of our many enrollment partners – you select the option that best meets the needs of your client.

At Aflac we have more of what you and your clients want and need than ever before.



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AFLAC GROUP¹

PRODUCT	FEATURES
Group Critical Illness	<ul style="list-style-type: none">Lump sum benefit paid directly to the insured upon initial diagnosis of a covered critical illness (unless otherwise assigned)50% child benefit at no additional costAdditional Occurrence and Reoccurrence BenefitsAnnual Health Screening Benefit
Group Accident	<ul style="list-style-type: none">24-hour and nonoccupational coverageA Wellness Benefit for covered preventive screeningsTransportation and Lodging benefitsAn Emergency Room Treatment BenefitCoverage for certain serious conditions, such as coma and paralysisAn Accidental-Death BenefitA Dismemberment BenefitOptional Sickness Rider
Group Supplemental Hospital Indemnity	<ul style="list-style-type: none">Hospital Confinement BenefitHospital Admission BenefitHospital Intensive Care BenefitSurgical and Anesthesia BenefitEmergency Room / Physician BenefitOut-of-Hospital Prescription Drug BenefitWell Baby Care Benefit (if dependent children coverage is selected)Out-of-Hospital Prescription Drug Benefit
Group Dental	<ul style="list-style-type: none">No deductiblesNo annual premium reviewsThree coverage options (Basic, Standard, and Premier)Guaranteed-issueNo coordination of benefits (you can use any dentist you choose)
Group Disability Advantage	<ul style="list-style-type: none">24-hour and nonoccupational coverageMental Illness Limited BenefitOptional Alcoholism and Drug Abuse Limited BenefitOptional Partial Disability BenefitPortable coverage
Group Whole Life	<ul style="list-style-type: none">Whole life insurance protectionEmployee coverage up to \$100,000Spouse coverage up to \$50,000Child coverage up to \$25,000 or \$10,000 Child Term Rider covers all dependent childrenBuilds cash valueBenefits include Accidental-Death, Waiver of Premium, and Accelerated-Death Benefits
Group Term Life	<ul style="list-style-type: none">Coverage available for 5, 10, 15, 20 or 30-year planned level premium term(s).Employee up to \$100,000.Spouse up to \$50,000 (not to exceed 50% of employee's coverage).Child up to \$25,000 (not to exceed employee's coverage).Optional Waiver of Premium benefit (employee only)

¹Group coverage is underwritten by Continental American Insurance Company, which is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. In New York, group coverage underwritten by American Family Life Assurance Company of New York. Plans may not be available in all states and benefits may vary by state. The coverage described here is subject to plan limitations, exclusions, definitions, and provisions.

AFLAC INDIVIDUAL²

PRODUCT	FEATURES
Accident	<ul style="list-style-type: none">Accident Emergency Treatment BenefitInitial Accident Hospitalization BenefitAccidental-Death BenefitSpecific-Sum Injuries Benefit
Cancer/Specified-Disease	<ul style="list-style-type: none">Initial Treatment BenefitHospital Confinement BenefitInjected and Oral Chemotherapy BenefitsRadiation Therapy BenefitSurgical/Anesthesia BenefitAmbulance, Transportation, and Lodging Benefits
Short-Term Disability	<ul style="list-style-type: none">Selection of:Monthly benefit amountElimination periodBenefit periodGuaranteed-renewable to age 70Benefits paid directly to you, unless you choose otherwiseBenefits paid regardless of any other insuranceAvailable on a guaranteed-issue basis
Specified Health Event	<ul style="list-style-type: none">Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits: for coma, stroke, paralysis, heart attack, end-stage renal failure, major third-degree burns, coronary artery bypass surgery, and major human organ transplant
Hospital Confinement Indemnity	<ul style="list-style-type: none">Hospital Confinement BenefitsHSA-Compatible Policy available
Dental	<ul style="list-style-type: none">No networksPortableGuaranteed-renewableNo deductiblePays regardless of any other insurance you haveEasy to understand
Lump Sum Critical Illness	<ul style="list-style-type: none">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 FailurePays an unlimited benefit for a recurrence of the same Critical Illness Event or an occurrence of a different Critical Illness Event
Hospital Intensive Care	<ul style="list-style-type: none">Pays a daily benefit for confinement in a hospital intensive care unit or a step-down intensive care unitAmbulance BenefitMajor Human Organ Transplant Benefit
Hospital Confinement Sickness Indemnity	<ul style="list-style-type: none">Physician Visits BenefitMajor Diagnostic Exams BenefitSurgical BenefitInitial Hospitalization Benefit
Vision	<ul style="list-style-type: none">No network restrictionsEye Examination BenefitVision Correction BenefitEye Surgery BenefitSpecific Eye Disease/Disorders Benefit
Life	<ul style="list-style-type: none">Whole and Term Life coverage availableOptional Spouse Rider (10-, 20-, or 30-year term)Optional Child Term Life RiderOptional Waiver of Premium Benefit RiderAccidental-Death Benefit Rider

²Individual coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, individual coverage is underwritten by American Family Life Assurance Company of New York. Policies may not be available in all states, and benefits may vary by state.