

Critical Illness Comparison

Company	AFLAC		CARRIER H		CARRIER I		CARRIER J		CARRIER K
A.M. Best Rating	A+ SUPERIOR		A+ SUPERIOR		A EXCELLENT		A+ SUPERIOR		A EXCELLENT
Product Platform	Individual¹ (A73000)	Group²	Individual	Group	Individual	Group	Individual	Group	Group
Common Product Features	One Plan, HSA compatible Benefit Rider Lump Sum Cancer Benefit	Employer Choice (not available in all situs states) 1 Plan, variable benefit riders Critical Illness (cancer and health screening portions can be removed, as needed) (One plan example below)	Employee Choice 1 Plan, Critical Illness	Employee Choice 1 Plan, Critical Illness	Employee Choice 2 Plans 1. Critical Illness, HSA Option 2. Critical Illness, Family Max Option (One plan example below)	Employer Choice 3 Plans 1. Critical Illness + Recurrence, HSA option 2. Critical Illness + Cancer + Recurrence, HSA 3. Critical illness + Wellness, HSA (One plan example below)	Employee Choice, Employee only coverage 1 Plan, Critical Illness	2 Plans, several riders (depending on the state) 1. Critical Illness 2. Critical Illness + Cancer (One plan example below)	3 Plans 1. Critical Illness + Wellness 2. Cancer only + Wellness 3. Critical Illness + Cancer + Wellness (One plan example below)
		Benefit Riders Additional Covered Conditions Heart Benefit Rider Genetic Testing Benefit Rider	Riders Cancer Rider Wellness Rider Hospital Confinement Rider	Riders Recurrence Benefit Rider Wellness Benefit Rider Cancer Benefit Rider	No Riders		Riders Return of Premium Rider	Riders Occupational HIV Rider Cancer Benefit Rider	No Riders
Covered Critical Illness Events	100% Benefits: Coma Heart Attack Major Human Organ Transplant Paralysis End-Stage Renal Failure Stroke Coronary Artery Bypass Surgery (\$3,000 once per lifetime) Subsequent Critical Illness Benefit (\$5,000; 180 day separation; no lifetime max) Sudden Cardiac Arrest Benefit (\$10,000; once per lifetime) Benefits with Cancer Rider: Internal Cancer Carcinoma in Situ Cancer-related Death	100% Benefits: Heart Attack MOT (Major Human Organ Transplant) End-Stage Renal Failure Stroke Cancer (internal or invasive) 25% Benefits: Coronary Artery Bypass Surgery Carcinoma in Situ Benefits for other conditions are available through optional benefit riders. See benefit riders	Category 1 100% Benefit: Heart Attack Heart Transplant Stroke Category 2 100% Benefit: MOT Paralysis All Limbs Renal Failure	Category 1 100% Benefit: Heart Attack Heart Transplant Stroke Category 2 100% Benefit: MOT Paralysis All Limbs Renal Failure Cancer by rider only	100% Benefit: Coma Heart Attack Stroke Renal Failure Major Organ Failure Paralysis Blindness Occupational Infectious HIV or Occupational Infectious Hepatitis B, C, or D (Pays once per lifetime) Cancer (Optional) (Pays once per lifetime)	Category 1 100% Benefit: Heart Attack Heart Transplant (Optional) Stroke Category 2 100% Benefits: Major Organ Transplant (Other than heart) (Optional) Renal Failure Blindness Paralysis Category 3 (Optional) 100% Benefit: Cancer	Heart Attack Stroke Cancer	Employer can select from 4 options: 1. Cancer, Heart Attack, Stroke, Renal Failure and MOT 2. Heart Attack and Stroke 3. Cancer only 4. Heart Attack, Stroke and Cancer Category 1 100% Benefit: Heart Attack Heart Transplant (Optional) Stroke Category 2 100% Benefit: Major Organ Transplant (Optional) Renal Failure Paralysis (Optional) Burns (Optional) Category 3 100% Benefit: (Invasive) Cancer (See rider options) Category 4 (Optional, see rider) 100% Benefit: Occupational HIV Benefit Rider	All conditions are Variables 100% Benefit: Base Plan Heart Attack Stroke Option 1 Plan Benign Brain Tumor Renal Failure Major Organ Failure Blindness Option 2 Plan Paralysis Occupational HIV Coma Cancer Option (Includes all benefits in a standard cancer plan) Additional CI for dependent children: Base Plan: Cerebral Palsy Option Plan 1: Cerebral Palsy, Cystic Fibrosis, Spina Bifida Option Plan 2: Cleft Lip or Palate
Coverage Amount	\$10,000- \$100,000	\$5,000–\$50,000	\$5,000–\$50,000	\$1,000–\$100,000	\$5,000–\$30,000	\$5,000–\$50,000	\$10,000–\$50,000	\$1,000–\$250,000	\$2,000–\$50,000
Coverage Types	Spouse and dependent, 50% primary (No charge for dependent children)	Spouse coverage is limited to 50% of the employee's election; dependent child is eligible for 25% of the named insured's face amount at no additional charge	Spouse and dependents Limited to 50% of insured	Spouse and dependents Limited to 50% of insured	50% of face for spouse 25% of face for dependent children	50% of face for spouse 25% of face for dependent children	No coverage for spouse or dependents	Spouse and dependents at 50% of the primary insured	Spouse \$5,000–\$30,000 Dependents 25% of insured face amount
Portable	Yes	Portable with the same benefits, plan provisions, and rate; when the group policy terminates, this option ends. Must pay required premiums to continue coverage	Yes	Yes, with written request, coverage is the same with the option to change the rates	Yes	Conversion privilege (Optional)	Yes	Portable Option	Portable with same benefits, plan provisions, and rate; when the group policy terminates, this option ends
Underwriting	Guaranteed-issue \$10,000 with at least 3 LSCI participants	Guaranteed-issue (GI) with requirements	SI with participation requirements	GI and SI with participation requirements	SI with participation requirements	GI for employee only	Simplified Issue	GI and SI with participation requirements	GI for employees only
Rate Comparison \$10,000 face amount nonsmoker (monthly)	CI with cancer: Ages 18–24 \$4.42 Ages 35–39 \$8.84 Ages 45–49 \$13.91	CI with cancer: Issue-ages 18–24 \$5.46 Issue-ages 35–39 \$14.04 Issue-ages 45–49 \$24.44 Issue-ages 50–59 \$26.68 Issue-ages 60–69 \$41.75 (Issue-ages vary by situs state)	CI with cancer: Ages 18–29 \$1.71 Ages 40–49 \$5.71	CI with cancer: Ages 18–24 \$5.00 Ages 40–44 \$13.80	CI with cancer: Ages 17–24 \$4.60 Ages 40–44 \$14.50	CI with cancer: Ages 16–29 \$4.60 Ages 40–49 \$17.20	CI with cancer: Ages 18–34 \$4.60 Ages 40–44 \$9.35	CI with cancer: Ages 18–35 \$3.25 Ages 46–55 \$13.21	CI with cancer: Ages 18–29 \$5.80 Ages 40–44 \$14.80

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¹Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Individual coverage in New York is underwritten by American Family Life Assurance Company of New York.
²Group coverage is underwritten by Continental American Insurance Company. For groups sitused in California, group coverage is underwritten by Continental American Life Insurance Company, and for groups sitused in New York group coverage is underwritten by American Family Life Assurance Company of New York.

Aflac Accolades**

Aflac is the only insurance company to be simultaneously recognized as a Fortune 500 company, one of the 100 Best Companies to Work For by FORTUNE, one of FORTUNE’s World’s Most Admired Companies, and one of the World’s Most Ethical Companies by Ethisphere magazine.

FORTUNE Magazine

Fortune 500 Company
100 Best Companies to Work For (1999-2013)
World’s Most Admired Companies (2001-2007, 2009-2013)

Ethisphere Magazine

World’s Most Ethical Companies (2007-2013)

Institutional Investor Magazine

America’s Best CEO in the Insurance/Life Category (2003-2005, 2009-2010)

Black Enterprise Magazine

40 Best Companies for Diversity (2005-2012)

Latina Style Magazine

50 Best Companies for Latinas to Work for in the United States (1998-2004, 2007-2012)

**Accolades are only applicable for American Family Life Assurance Company of Columbus.

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Critical Illness Comparison

AFLAC PRODUCT ADVANTAGES FOR GROUP CRITICAL ILLNESS*

- ▶ No lifetime maximums of Coverage Critical Illnesses or Subsequent Critical Illness Events of the same or different events. Most competitors offer benefits for an additional or re-occurrence of a covered critical illness with a one-time or lifetime maximum and/or a much lower indemnity amount. (Additional occurrences must be separated by a date of diagnosis of 6 months. Re-occurrences must be separated by a date of diagnosis of 12 months or 12 months treatment free for Cancer.)
- ▶ The same pre-existing condition requirements for all coverage amounts.
- ▶ The Critical Illness plan is portable. Insured must pay required premiums and group master policy must stay in force. See policy for complete details.
- ▶ Coverage is available for spouse and dependent children up to age 26. Dependent children are covered at 25% of insured amount at no additional charge.

*This information is only applicable for Aflac Group plans that are underwritten by Continental American Insurance Company. Exact details, benefits, limitations, and exclusions may vary according to availability and situs state, as well as within specific Aflac Group plans.

Comparison	INDIVIDUAL PLATFORM	GROUP PLATFORM
Customization	Standard plans, little customization	Customization available to meet group’s needs
Account Size	Small and medium accounts	Large accounts
Participation	No participation requirements	Participation requirements
Portability	Portable	Portable
Pricing	Level premium (premiums may change by class)	Group-specific rates, regardless of where employees live
Underwriting	Guaranteed-issue \$10,000 with at least 3 LSCI participants	Guaranteed-issue, simplified guaranteed-issue
Guaranteed-Renewable	Yes	No
Enrollment	Worksite – face-to-face, Web	Employer driven – laptop, call center, Web
Billing	Bank draft, credit card, payroll	Payroll