

Aflac Cancer Care

PREMIUM RATES

Policy Series A78000

AFLAC CANCER CARE PAYROLL/UNION PREMIUM RATES

WHEN CALCULATING THE PREMIUM RATES FOR THE BASE PLAN AND ONE OR MORE RIDERS, YOU MUST FIRST CALCULATE THE TOTAL ANNUALIZED PREMIUM. TO OBTAIN THE MODAL PREMIUM FOR SPECIAL FREQUENCIES, DIVIDE THE TOTAL ANNUAL PREMIUM BY THE CORRECT MODAL FACTOR. PREMIUM CALCULATION BY ANY OTHER METHOD WILL RESULT IN AN INCORRECT RATE.

EXAMPLE: If you select Individual - Age 25 - Aflac Select Cancer Care- Payroll - Policy Series A78200
Biweekly Mode

Aflac Select Cancer Care Plan
Initial Diagnosis Building Benefit Rider (3 Units)
Specified Disease Benefit Rider
Return of Premium Benefit Rider (50%)

	\$215.28	Aflac Select Cancer Care Plan Annual Premium
+	\$42.12	Initial Diagnosis Building Benefit Rider
+	\$10.92	Specified Disease Benefit Rider
	<u>\$268.32</u>	Base and Rider Annual Premium
+	\$134.16	Return of Premium Benefit Rider (50%*\$219.96)
	<u>\$402.48</u>	
Divide by /	26	Modal Factor
	<u>\$15.48</u>	Total Biweekly Premium

MODAL FACTORS

Monthly = Annual / 12
Quarterly = Annual / 4
Semiannual = Annual / 2

8-Month = Annual / 8
9-Month = Annual / 9
10-Month = Annual / 10

Semimonthly = Annual / 24
Biweekly = Annual / 26
Weekly = Annual / 52

AFLAC CANCER CARE PAYROLL/UNION PREMIUM RATES

Aflac Preferred Cancer Care Policy Series A78100

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$13.91	\$41.73	\$83.46	\$166.92	\$20.87	\$18.55	\$16.69	\$6.42	\$6.96	\$3.21
Insured/Spouse Two-Parent Family	18-75	\$22.23	\$66.69	\$133.38	\$266.76	\$33.35	\$29.64	\$26.68	\$10.26	\$11.12	\$5.13

Aflac Select Cancer Care Policy Series A78200

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$17.94	\$53.82	\$107.64	\$215.28	\$26.91	\$23.92	\$21.53	\$8.28	\$8.97	\$4.14
Insured/Spouse Two-Parent Family	18-75	\$28.99	\$86.97	\$173.94	\$347.88	\$43.49	\$38.65	\$34.79	\$13.38	\$14.50	\$6.69

Aflac Classic Cancer Care Policy Series A78300

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$31.72	\$95.16	\$190.32	\$380.64	\$47.58	\$42.29	\$38.06	\$14.64	\$15.86	\$7.32
Insured/Spouse Two-Parent Family	18-75	\$53.95	\$161.85	\$323.70	\$647.40	\$80.93	\$71.93	\$64.74	\$24.90	\$26.98	\$12.45

Aflac Premier Cancer Care Policy Series A78400

	AGES	MTHLY	QTRLY	SEMI- ANNUAL	ANNUAL	8-MONTH	9-MONTH	10-MONTH	BI-WEEKLY	SEMI- MTHLY	WKLY
Individual/ One-Parent Family	18-75	\$45.89	\$137.67	\$275.34	\$550.68	\$68.84	\$61.19	\$55.07	\$21.18	\$22.95	\$10.59
Insured/Spouse Two-Parent Family	18-75	\$79.95	\$239.85	\$479.70	\$959.40	\$119.93	\$106.60	\$95.94	\$36.90	\$39.98	\$18.45

**AFLAC CANCER CARE
PAYROLL/UNION PREMIUM RATES**

Initial Diagnosis Building Benefit Rider

Policy Series A78050

Premium Per \$100 Unit of Coverage (Minimum - 1 Unit; Maximum - 5 Units)

	AGES	ANNUAL
Individual/ One-Parent Family	18-75	\$14.04
Insured/Spouse Two-Parent Family	18-75	\$31.20

Dependent Child Rider

Policy Series A78051

	AGES	ANNUAL
Individual	18-75	N/A
One-Parent Family	18-75	\$10.92
Insured/Spouse	18-75	N/A
Two-Parent Family	18-75	\$10.92

Specified Disease Benefit Rider

Policy Series A78052

	AGES	ANNUAL
Individual/ One-Parent Family	18-75	\$10.92
Insured/Spouse Two-Parent Family	18-75	\$20.28

**AFLAC CANCER CARE
PAYROLL/UNION PREMIUM RATES**

Return of Premium Benefit Rider Series A78053

	AGES	Payroll Percentage	Union Percentage
Individual/ One-Parent Family	18-59	50%	50%
Insured/Spouse Two-Parent Family	18-59	50%	50%

ROP Rider Premium = 50% of total annualized premium of Base Plan plus Riders

ROP Factor Amount = Total annualized premium of Base Plan plus Riders

The ROP Factor Amount must be written on the application in the space provided

NOTE: When calculating the premium rates for the base plan and one or more riders, you must first calculate the total annualized premium. To obtain the modal premium for special frequencies, divide the total annual premium by the correct modal factor. Premium calculation by any other modal method will result in an incorrect rate.