

Product overview

Give employees the protection they may need
with insurance from Aflac



AFLAC DENTAL AND VISION COVERAGE

Aflac Dental

Provides in- and out-of-network benefits for exams, cleanings, X-rays, fillings, crowns and more.

- 3 standard PPO and 3 MAC plan designs.
- Dual choice and employer contribution options available.
- Aflac Dental network with 270,000-plus provider access points in the U.S.¹

- Deductible that decreases over time.
- Annual maximum carry over benefit.
- Employer-optional orthodontia benefit.
- Implant coverage.

Aflac Vision

Helps with in- and out-of-network costs of eye exams and vision-correction materials.

- 3 standard plan designs for accounts 3-99 eligible lives; 8 standard plan designs for accounts 100+ lives; custom plans available for accounts 1,000+ eligible lives.
- Aflac Vision network of 94,000+ independent providers and national retailers.²
- Online retailer purchase options.

- Frame allowances of \$100-\$200 based on plan design plus additional \$50 at Visionworks locations.
- Same benefit allowance for frames and contact lenses.
- Sunglass coverage if prescription lenses required.

INDIVIDUAL SUPPLEMENTAL COVERAGE

Short-term disability

Provides a source of income if the covered person becomes disabled due to a covered accident or illness.

- Guaranteed-issue options available with monthly benefit amounts up to \$4,000 (subject to income requirements) and three- or six-month benefit periods.

- Monthly benefit amounts \$500-\$6,000 (subject to income requirements).
- Portable coverage.

Hospital confinement indemnity

Helps ease the financial burden of hospital stays due to a covered accident or illness by providing cash benefits.

- \$500-\$3,000 hospital confinement benefit.
- Medical diagnostic and imaging benefit.

- Surgical, hospital and emergency room benefits.
- Ambulance benefit.

Dental

Provides benefits for periodic checkups and cleanings, x-rays, fillings, crowns and more.

- Guaranteed issue.
- Guaranteed renewable for life.
- No network.
- No precertification requirements.

- No annual deductible.
- Optional orthodontic rider.
- Optional cosmetic benefit rider.

Vision

Helps with the costs of eye exams, treatments and vision-correction materials.

- Three vision correction benefit options.
- Comprehensive eye-care benefits.

- No provider network.
- No coordination of benefits.

Accident

Helps reduce the financial impact of a covered accident by providing cash benefits.

- Four options of coverage for injuries such as fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures.

- Organized sporting activity benefit provides an additional benefit payout for injuries sustained while playing an organized sport.

Cancer/specified disease

Helps with the costs of cancer treatment.

- One rate for all ages.
- Dependent children are covered at no additional cost.

- Several plan options.
- Guaranteed renewable for life.

Critical illness/specified health event

Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke or paralysis.

- Three coverage options.
- First occurrence and subsequent specified health event coverage.
- Continuing care benefit.

- Ambulance, transportation and lodging benefits.
- Waiver of premium and continuation of coverage benefits.

Aflac Plus Rider

Can be attached to select Aflac insurance policies to provide additional benefits if diagnosed with a covered health event such as heart attack, stroke, type 1 diabetes and more.

- Guaranteed-issue and HSA-compatible options available.
- Adds extra cash payouts — up to \$5,000 — to existing/eligible accident, hospital and short-term disability policies.
- Includes hospitalization coverage for infectious diseases such as certain human coronaviruses (including COVID-19), pneumonia and influenza.

Lump sum critical illness

Provides a lump-sum cash benefit if you're diagnosed or treated for a covered critical illness event, such as a heart attack, stroke or paralysis.

- Guaranteed issue available to all applicants for \$10,000 of coverage.
- Dependent children are covered at no additional cost.
- Guaranteed renewable for life. (Benefits reduce by 50% at age 75.)
- HSA-compatible option available.

Lump sum cancer

Provides a lump-sum cash benefit if you're diagnosed with cancer.

- Benefit options available between \$10,000 - \$30,000 (available in \$5,000 increments) payable to policyholder upon diagnosis of internal cancer.
- Portable coverage.
- Guaranteed renewable to age 75.

GROUP SUPPLEMENTAL COVERAGE

Group critical illness

Helps with the medical expenses related to a covered critical illness.

- Lump-sum benefit paid directly to the insured, unless otherwise assigned, for covered critical illnesses.
- Additional occurrence and reoccurrence benefits.
- Dependent children are covered at 50% of the primary insured's benefit amount at no additional charge.
- Annual health screening benefit (employee and spouse only).

Group accident

Helps provide a financial cushion if a covered accident occurs.

- 24-hour and non-occupational coverage.
- Benefits grouped by category: High / Mid / Low.
- Optional riders: Organized athletic activity, sickness, catastrophic accident, accidental death rider and more.

Group hospital indemnity

Helps with the non-covered hospital and treatment expenses of a covered sickness or accident.

- Full plan and HSA-compatible plan options.
- Benefits grouped by category: High / Mid / Low.
- Includes options for: hospital stays, treatment, and inpatient and outpatient surgery.

Group BenExtend®

Creative approach that combines benefits from different product types into a single plan design.

- Employer-paid, employee-paid or employer/employee contributions.
- No waiting period requirements.
- Guaranteed issue.
- Accident benefits.
- Critical illness benefits.
- Hospital indemnity benefits.
- Optional term life and health screening benefits.

Group dental

A no-deductible plan that offers freedom of choice and no coordination of benefits.

- No deductibles.
- No annual premium reviews.
- Three coverage options: basic, standard and premier.
- Guaranteed issue.
- No coordination of benefits.
- Portable coverage (certain stipulations apply).

Group disability

Helps pay the bills and maintain the standard of living if a covered illness or injury occurs.

- 24-hour and non-occupational coverage.
- Preexisting conditions benefit.
- Mental illness limited benefit.
- Partial disability benefit.
- Portable coverage (certain stipulations apply).
- Alcoholism and drug addiction limited benefit.

Life

Helps loved ones through tough times following the death of the insured.

- Group, employee buy-up and supplemental options.
- Standard and custom plan designs.
- Term and whole life options.
- Face amounts up to \$500,000.
- Spouse and child options.
- Guaranteed-issue options.



¹ <https://argusdental.com/national-plan>

² <https://argusvision.com/national-plan>

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

The Aflac plans are limited benefit plans. Aflac's contracts of insurance, including Aflac's network dental and vision plans, provide limited-scope and/or supplemental benefits only and do not constitute comprehensive health insurance coverage. Aflac's contracts of insurance do not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act (ACA) and are not designed to meet any of the essential health benefit requirements mandated by the ACA or federal law, including pediatric oral or vision care services. Aflac's contracts of insurance are not an alternative to, or a substitute for, comprehensive health insurance coverage and should only be used to supplement comprehensive health insurance coverage.

Aflac dental and vision insurance coverage from the 2020 pilot launch is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac dental and vision products may not be available in all states. National Guardian Life Insurance Company | Madison, WI.

For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.

Please see coverage documentation applicable to your situs state for further details.

Policy Series Dental QN81000, NDNGRP 04/06 or NDNGRP 2010, et al. In Idaho, QN81100MID. In Oklahoma, policy form QN81100MOK.

Notice to Consumer: This is a limited benefit plan and provides dental benefits only. Aflac's contracts of insurance, including Aflac's network dental and vision plans, provide limited-scope and/or supplemental benefits only and do not constitute comprehensive health insurance coverage. Aflac's contracts of insurance do not satisfy the requirement of minimum essential coverage under the Patient Protection and Affordable Care Act (ACA) and are not designed to meet any of the essential health benefit requirements mandated by the ACA or federal law, including pediatric oral or vision care services. Aflac's contracts of insurance are not an alternative to, or a substitute for, comprehensive health insurance coverage and should only be used to supplement comprehensive health insurance coverage.

***Short-Term Disability:** In Arkansas, Policies A57600AR and A57600LBAR. In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oklahoma, Policies A57600OK and A57600LBOK. In Oregon, Policies A57600OR and A57600LBOR. In Pennsylvania, Policies A57600PA and A57600LBPA. In Texas, Policies A57600TX and A57600LBTX. In Virginia, Policies A57600VA and A57600LBVA. **Life:** In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas and Virginia, Policies ICC1368100 through ICC1368400. In New York, Policies NYRRR63100, NYR63200, NYR63300, and NYR63500. **Hospital Confinement Indemnity:** In Arkansas, Policies B40100AR & B401HAR. In Idaho, Policies B40100ID & B4010HID. In New York, Policies NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. In Oregon, Policies B40100OR & B4010HOR. In Pennsylvania, Policies B40100PA & B4010HPA. In Texas, Policies B40100TX & B4010HTX. In Virginia, Policies B40100VA & B4010HVA. **Dental:** In Arkansas, Policies A82100RAR through A82400RAR. In Idaho, Policies A82100RID through A82400RID. In New York, Policies NY82100 through NY82400. In Oklahoma, Policies A82100ROK through A82400ROK. In Oregon, Policies A82100ROR through A82400ROR. In Pennsylvania, Policies A82100RPA through A82400RPAR. In Texas, Policies A82100RTX through A82400ORTX. In Virginia, Policies A82100RVA through A82400ORVA. **Vision:** In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA. **Accident:** In Arkansas, Policy A37000AR. In Idaho, Policy A37000ID. In New York, Policy NY37000. In Oklahoma, Policy A37000OK. In Oregon, Policy A37000OR. In Pennsylvania, Policy A37000PA. In Texas, Policy A37000TX. In Virginia, Policies A371AAVA & A371BAVA. **Cancer/Specified-Disease:** In Arkansas, Policies B70100AR, B70200AR, B70300AR, B7010EPAR, B7020EPAR. In Idaho, Policies B7010ID, B7020ID, B7030ID, B7010EPID, B7020EPID. In New York, Policies, NY78100 through NY78400. In Oklahoma, Policies B70100OK; B70200OK; B70300OK; B7010EP0K; B7020EP0K. In Oregon, Policies B70100OR, B70200OR, B70300OR, B7010EPOR, B7020EPOR. In Pennsylvania, Policies B70100PA, B70200PA, B70300PA. In Texas, Policies B70100TX, B70200TX, B70300TX, B7010EPTX, B7020EPTX. **Critical Illness/Specified Health Event:** In Arkansas, Policies A74100ARR, A74200ARR, A74300ARR. In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Oregon, Policies, A74100OR, A74200OR, A74300OR. In Pennsylvania, Policies A71100PA and A71200PA. In Texas, Policies A74100TX, A74200TX, A74300TX. In Virginia, Policies A74100VA, A74200VA, A74300VA. This policy is not available in New York. **Aflac Plus Rider:** In Arkansas, Riders CIRIDERAR, CIRIDERHAR. In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERH NJ. In Oregon, Riders CIRIDEROR, CIRIDERHOR. In TX, Riders CIRIDERTX, CIRIDERHTX. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia. **Lump Sum Critical Illness:** In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Oregon, Policy A72100ORR. In Pennsylvania, Policy A73100PA & A7310HPA. **Lump Sum Cancer:** In Arkansas, Policy A72200AR. In Idaho, Policy A72200ID. In New York, Policy NYR72200. In Oklahoma, Policy A7200OK. In Oregon, Policy A72200ORR. In Texas, Policy A72200TX. In Virginia, Policy A72200VA. This policy is not available in Pennsylvania.

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Group Critical Illness: In Arkansas, Policy C21100AR. In Idaho, Policy C21100ID. In New York, Policy AF21100NY. In Oklahoma, Policy C21100OK. In Oregon, Policy C21100OR. In Pennsylvania, Policy C21100PA. In Texas, Policy C21100TX. In Virginia, Policy C21100VA. **Group Accident:** In Arkansas, Policy C70100AR. In Idaho, Policy C70100ID. In New York, Policy AF70100NY. In Oklahoma, Policy C70100OK. In Oregon, Policy C70100OR. In Pennsylvania, Policy C70100PA. In Texas, Policy C70100TX. In Virginia, Policy C70100VA. **Group Hospital Indemnity:** In Arkansas, Policy C80100AR. In Idaho, Policy C80100ID. In New York, Policy AF80100NY. In Oklahoma, Policy C80100OK. In Oregon, Policy C80100OR. In Pennsylvania, Policy C80100PA. In Texas, Policy C80100TX. In Virginia, Policy C80100VA. **Group Dental:** In Arkansas, Policy CA1100AR. In Idaho, Policy CA1100ID. In New York, Policy AF1100NY. In Oklahoma, Policy CA1100OK. In Oregon, Policy CA1100OR. In Pennsylvania, Policy CA1100PA. In Texas, Policy CA1100TX. In Virginia, Policy CA1100VA. **Group Disability:** In Arkansas, Policy C50100AR. In Idaho, Policy C50100ID. In Oklahoma, Policy C50100OK. In Oregon, Policy C50100OR. In Pennsylvania, Policy C50100PA. In Texas, Policy C50100TX. In Virginia, Policy C50100VA. **Group Whole Life:** In Arkansas, Policy C60100. In Idaho, Policy C60100ID. In Oklahoma, Policy C60100OK. In Oregon, Policy C60100OR. In Pennsylvania, Policy C60100PA. In Texas, Policy C60100TX. **Group Term Life:** In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas, and Virginia, Policy ICC16 C91100. **Group BenExtend:** In Arkansas, Policy C81100AR. In Oklahoma, Policy C81100OK. In Oregon, Policy C81100OR. In Pennsylvania, Policy C81100.1PA. In Texas, Policy C81100.1TX. In Virginia, Policy C81100VA.

Individual coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

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