



Accident Indemnity Advantage®

Optional Spouse Off-the-Job Accident Disability Benefit Rider

Summary Page - Policy Rider Series A35000

Riders are part of the policy and are subject to all policy provisions unless otherwise stated. In the rider, you, the Spouse, will be referred to as *you, your, or yours*.

Choose the Coverage You Need

Aflac's Accident Indemnity Advantage Spouse Off-the-Job Accident Disability Benefit Rider allows you to choose a level of coverage that best meets your individual financial needs.

- **Monthly Benefits:** From \$100 to \$700, subject to a minimum income requirement
- **Benefit Period:** 6 months
- **Elimination Period:** None

What We Will Pay

Disability must begin within one year of your last treatment for the covered Off-the-Job Injury. This benefit is payable up to the six-month benefit period shown in the Policy Schedule. *A Full-Time Job is your primary job at which you work 19 or more hours per week for pay or benefits.*

Total Disability Benefit (ages 18 through 69): If you are working at a Full-Time Job while coverage is in force and a covered Off-the-Job Injury causes you to become totally disabled, we will pay you one-thirtieth of the monthly disability benefit shown in the Policy Schedule for each day of your disability or your successive periods of disability.

Total Disability is defined as being under the care and attendance of a physician due to a covered Off-the-Job Injury that causes you to be unable to perform the material and substantial duties of your Full-Time Job, and not working at any job. You will no longer be qualified to receive this benefit upon the earlier of your:

1. Being released by your physician to perform the material and substantial duties of your Full-Time Job or
2. Working at any job.

Partial Disability Benefit (ages 18 through 69): If you are working at a Full-Time Job while coverage is in force and a covered Off-the-Job Injury causes you to be partially disabled, we will pay you one-thirtieth of the monthly disability benefit shown in the Policy Schedule for each day of your disability or your successive periods of disability.

Partial Disability is defined as being under the care and attendance of a physician due to a covered Off-the-Job Injury that causes you to be unable to perform the material and substantial duties of your Full-Time Job, but able to work at any job earning less than 80 percent of your Full-Time Job's Base Pay Earnings at the time you became disabled. You will no longer be qualified to receive this benefit upon the earlier of your:

1. Being released by your physician to perform the material and substantial duties of your Full-Time Job or
2. Working at any job earning 80 percent or more of your Full-Time Job's predisability Base Pay Earnings at the time you became disabled.

Refer to the policy and rider for complete details, definitions, limitations, and exclusions.

American Family Life Assurance Company of Columbus (Aflac)

Disability Benefit (without a Full-Time Job or at age 70 and above): If you do not have a Full-Time Job at the time of your Off-the-Job Injury or if you are age 70 or above, we will insure you as follows while coverage is in force: If you require Hospital Confinement within one year of your last treatment for your covered Off-the-Job Injury, we will pay you one-thirtieth of the monthly disability benefit shown in the Policy Schedule multiplied by three for each day you are confined.

Provisions of Coverage

Disability benefits are available for ages 18 through 69 or for age 70 and above. If you have any other disability benefit in force with Aflac, only one disability benefit is payable.

Benefits will be paid for only one disability at a time, even if the disability is caused by more than one Injury. We reserve the right to meet with you during the pendency of a claim or to use an independent consultant and physician's statement to determine whether you are qualified to receive disability benefits. You must be under the care and attendance of a physician for these benefits to be payable. Benefits will cease on the date of your death.

The term *Base Pay Earnings* means your gross salary or wages for your Full-Time Job. This does not include variable pay such as overtime (unless contractual), bonuses, or other incentives. If you are self-employed, the term *Base Pay Earnings* means your business's gross income minus the allowable business deductions from that business. (For tax purposes, *Base Pay Earnings* is referred to as *net earnings*.)

Successive periods of disability, if caused by the same or a related condition and not separated by 180 days or more, are considered a continuation of the prior disability. Once the maximum benefit period has been paid, you will not be eligible for a new benefit period or any disability benefits due to the same or a related condition, unless you have been released by a physician from the prior disability and are no longer qualified to receive disability benefits for a period of 180 days. Separate periods of disability resulting from unrelated causes are considered a continuation of the prior disability unless they are separated by your returning to work at a Full-Time Job for 14 working days, during which you are performing the material and substantial duties of such job and are no longer qualified to receive disability benefits. Periods of disability meeting either of these separation requirements will begin a new benefit period, subject to a new elimination period.

Pre-Existing Condition Limitations

A *Pre-Existing Condition* is an Injury for which, within the 12-month period before the Effective Date of coverage, medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. Disability or hospitalization caused by a Pre-Existing Condition or reinjuries to a Pre-Existing Condition will not be covered unless it begins more than 12 months after the Effective Date of coverage.

Termination

The rider will terminate upon the earlier of the termination of the policy to which it is attached, your failure to pay the premiums for the rider, or your death.

Effective Date

The Effective Date of the rider is stated in the Policy Schedule.

What Is Not Covered

- Aflac will not pay benefits for a disability that is being treated outside the territorial limits of the United States.
- Aflac will not pay benefits for an accident that occurs while you are working at any job for pay or benefits.
- Aflac will not pay benefits for any Sickness.

Refer to your policy for additional limitations and exclusions.

Coverage is provided for Off-the-Job Injuries for the Spouse only. The rider does not apply to the named insured or dependents. An *Off-the-Job Injury* is an Injury that occurs while you are not working at any job for pay or benefits.

The rider to which this sales material pertains is written only in English; the rider prevails if interpretation of this material varies.

