CRITICAL CARE AND RECOVERY INSURANCE

OPTIONAL PRIMARY SPECIFIED HEALTH EVENT RECOVERY BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A71000

CCR[R]

The Primary Specified Health Event Recovery Benefit Rider is part of the policy and is subject to all policy provisions, unless modified herein.

WHAT WE WILL PAY

Primary Specified Health Event Recovery Benefit

Aflac will pay $500 per month while a covered person remains in primary specified health event recovery, upon receipt of written proof of loss from that person's physician. For periods of primary specified health event recovery less than one month, we will pay a pro rata benefit. Lifetime maximum of six months per covered person.

DEFINITIONS

Primary Specified Health Event Recovery

A covered person will be considered in primary specified health event recovery if he or she continues to be under the active care and treatment of a physician for a covered primary specified health event, OR if he or she is unable to engage in the duties of his or her regular occupation due to a covered primary specified health event. A primary specified health event includes heart attack, stroke, coronary artery bypass surgery, end-stage renal failure, major human organ transplant, major third degree burns, persistent vegetative state, coma, or paralysis occurring after the effective date of the rider.

LIMITATIONS AND EXCLUSIONS

Benefits for a primary specified health event that is caused by a pre-existing condition will not be covered unless the primary specified health event occurs more than 30 days after the effective date. Benefits are payable for only one covered primary specified health event at a time per covered person.

The rider does not cover losses or confinements caused by or resulting from a covered person's:

- Sustaining or contracting any loss due, directly or indirectly, to being intoxicated or under the influence of alcohol or any narcotic, unless administered on the advice of a physician and taken according to the physician's instructions (the term intoxicated refers to that condition as defined by the law of the jurisdiction in which the injury or cause of the loss occurred);
- Participating in any sport or sporting activity for wage, compensation, or profit;
- Intentionally self-inflicting bodily injury or attempting suicide;
- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve.

CRITICAL CARE AND RECOVERY INSURANCE

OPTIONAL PRIMARY SPECIFIED HEALTH EVENT RECOVERY BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A71000

CCR[R]

TERMS YOU NEED TO KNOW

Effective date
The effective date of the rider is the effective date of the policy, or the effective date of the rider as stated in the Policy Schedule, if later.

Termination
The rider will terminate if the policy to which it is attached terminates or if the premiums for the rider are not paid.

aflac.com | **1.800.99.AFLAC (1.800.992.3522)**

Refer to the policy and rider for complete definitions, details, limitations and exclusions. This insert is a brief description of coverage and is not a contract.

This insert is intended to be used in conjunction with the A71000 Aflac Critical Care and Recovery product brochure and is subject to the terms, conditions, and limitations of Policy Series A71000.

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999