

Aflac Lump Sum Specified Critical Illness

LIMITED BENEFIT SUPPLEMENTAL HEALTH INSURANCE –
HSA-COMPATIBLE OPTION

We've been dedicated to helping provide
peace of mind and financial security
for nearly 60 years.



Aflac®

We've got you under our wing.®

LUMP SUM SPECIFIED CRITICAL ILLNESS

LIMITED BENEFIT SUPPLEMENTAL HEALTH INSURANCE – HSA-COMPATIBLE OPTION

Policy Series A73000

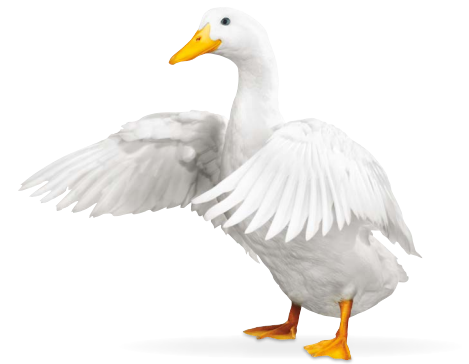
LS^{CI}

Added Protection for You and Your Family

Getting the best out of life: It's something that everyone strives for. And the assurance of knowing you're safe and sound plays a large part in being able to enjoy it to the fullest. With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year,¹ Aflac's Lump Sum Specified Critical Illness insurance policy can help with the treatment costs of these illnesses and health events.

More importantly, the policy helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills. With Aflac's Lump Sum Specified Critical Illness plan, you receive cash benefits directly—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage or rent, groceries, or utility bills—the choice is yours.

No one wants to think that a serious illness could occur, but shouldn't you consider how you and your family would manage if you were unable to work due to an illness? An Aflac Lump Sum Specified Critical Illness policy could make a difference to your well-being, your family, and your future.



The facts say you need the protection of the Aflac Lump Sum Specified Critical Illness plan:

FACT NO. 1

ABOUT EVERY **34** SECONDS

SOMEONE SUFFERS A HEART ATTACK.¹

FACT NO. 2

ABOUT EVERY **40** SECONDS

SOMEONE SUFFERS A STROKE.¹

¹Heart Disease and Stroke Statistics, 2012 Update, American Heart Association.

Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits directly to you. The Aflac Lump Sum Specified Critical Illness plan is designed to provide you with cash benefits if you experience a serious health event, such as a heart attack or stroke. This means that you will have added financial resources to help with expenses incurred due to a serious health event, to help with ongoing living expenses, or to help with any purpose you choose.

An illness or injury can happen to anyone, anytime—and when it does, everyday expenses may suddenly seem insurmountable. Fortunately, Aflac’s Lump Sum Specified Critical Illness insurance policy can help with those everyday expenses, so all you have to focus on is getting well.

Why Aflac Lump Sum Specified Critical Illness may be the right choice for you:

- A lump sum benefit is paid directly to you upon diagnosis of having had a specified critical illness.
- Your dependent children are covered at no additional cost.
- We now offer the option of guaranteed-issue* lump sum specified critical illness coverage. That means no medical questionnaire is required.
- Benefits include a Subsequent Specified Critical Illness Benefit if you have a recurrence or another specified critical illness later in life.
- There are no deductibles, copayments, or network restrictions—you choose your own medical treatment provider.

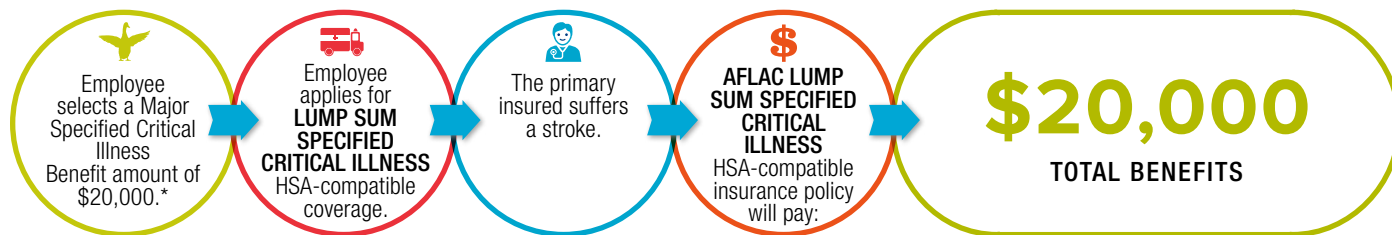
*Subject to eligibility requirements.

Specified Critical illnesses covered by the Lump Sum Specified Critical Illness policy include:**

- End-Stage Renal Failure
- Heart Attack
- Hemorrhagic Stroke
- Ischemic Stroke
- Paralysis

**Please refer to the Terms You Need to Know page in this brochure for complete details.

How it works



*At the time of application, the employee answers underwriting questions and selects a Major Specified Critical Illness Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each).

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Lump Sum Specified Critical Illness Benefit Overview for HSA-Compatible Option

BENEFIT NAME	BENEFIT AMOUNT
MAJOR SPECIFIED CRITICAL ILLNESS BENEFIT Primary insured: Spouse/Dependent children:	\$10,000 (additional amounts may be available in \$5,000 increments up to \$100,000)* 50% of the primary insured benefit amount Payable once per covered person, per lifetime
SUBSEQUENT SPECIFIED CRITICAL ILLNESS BENEFIT Primary insured: Spouse/Dependent children:	\$5,000 \$2,500
CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT Primary insured: Spouse/Dependent children:	\$3,000 \$1,500 Payable once per covered person, per lifetime
SUDDEN CARDIAC ARREST BENEFIT** Primary insured: Spouse/Dependent children:	\$10,000 \$5,000 Payable once per covered person, per lifetime

*Applicants who apply for \$15,000-\$30,000 require underwriting; applicants who apply for \$35,000 and above require underwriting and must meet other stipulations. Ask your Aflac agent for more information.

**Sudden cardiac arrest is not a heart attack.

**American Family Life Assurance Company of Columbus
(herein referred to as Aflac)**

Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999
Toll-Free 1.800.99.AFLAC (1.800.992.3522)

**The policy described in this Outline of Coverage provides supplemental coverage
and will be issued only to supplement insurance already in force.**

**LIMITED BENEFIT,
LUMP SUM
SPECIFIED CRITICAL
ILLNESS INSURANCE**

OUTLINE OF COVERAGE FOR POLICY FORM SERIES A7310H

THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.

**If you are eligible for Medicare, review the
“Guide to Health Insurance for People With Medicare” furnished by Aflac.**

1. Read Your Policy Carefully: This Outline of Coverage provides a very brief description of some of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and Aflac. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

2. Lump Sum Specified Critical Illness Insurance Coverage is designed to supplement your existing accident and sickness coverage only when certain Losses occur as a result of Specified Critical Illness. Specified Critical Illnesses are: Heart Attack due to coronary artery disease or acute coronary syndrome; ischemic Stroke due to advanced arteriosclerosis or arteriosclerosis of the arteries of the neck or brain; hemorrhagic Stroke due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation; End-Stage Renal Failure due to kidney disease; or Paralysis due to a covered Injury. Coverage is provided for the benefits outlined in Part (3). The benefits described in Part (3) may be limited by Part (5).

3. Benefits: Subject to the Limitations and Exclusions, and all other policy provisions, we will pay the following benefits for a covered Specified Critical Illness that occurs while coverage is in force.

IMPORTANT: BENEFITS ARE PAID FOR A COVERED SPOUSE AND DEPENDENT CHILDREN AT 50% OF THE PRIMARY INSURED'S BENEFIT AMOUNT.

Aflac will pay the following benefits, as applicable, while this coverage is in force, subject to the Limitations and Exclusions, and all other policy provisions, unless indicated otherwise. **The policy lifetime maximum amount payable for all benefits is \$250,000.**

For any benefit to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage and while coverage is in force. If more than one Loss per Covered Person occurs on the same day, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

A. MAJOR SPECIFIED CRITICAL ILLNESS BENEFIT: Aflac will pay the amount shown in the Policy Schedule upon a Covered Person's Onset Date of any of the following Specified Critical Illnesses:

1. Heart Attack due to coronary artery disease or acute coronary syndrome;
2. Ischemic Stroke due to advanced arteriosclerosis or arteriosclerosis of the arteries of the neck or brain;
3. Hemorrhagic Stroke due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation;
4. End-Stage Renal Failure due to kidney disease; or
5. Paralysis due to a covered Injury.

This benefit is payable once per Covered Person, per lifetime.

B. SUBSEQUENT SPECIFIED CRITICAL ILLNESS BENEFIT: After a Covered Person has previously qualified for benefits under Benefit A above, Aflac will pay the amount shown in the Policy Schedule upon that Covered Person's Onset Date of:

1. a **recurrence** of that **same** Specified Critical Illness, or
2. an occurrence of a **different** Specified Critical Illness.

For this benefit to be payable, the Onset Date of the Specified Critical Illness must be 180 days or more from the Onset Date of any previously paid Specified Critical Illness for such Covered Person. This benefit is not payable on the same day as the Major Specified Critical Illness Benefit.

C. CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT: Aflac will pay the amount shown in the Policy Schedule when a Covered Person undergoes Coronary Artery Bypass Graft Surgery due to coronary artery disease or acute coronary syndrome. This benefit is payable once per Covered Person, per lifetime.

D. SUDDEN CARDIAC ARREST BENEFIT: Aflac will pay the amount shown in the Policy Schedule upon a Covered Person's Onset Date of Sudden Cardiac Arrest due to cardiac rhythm abnormalities or acute coronary syndrome. This benefit is payable once per Covered Person, per lifetime.

4. Optional Benefits:

LUMP SUM CANCER BENEFIT RIDER: (SERIES A73050)

Applied for Yes No

IMPORTANT: BENEFITS ARE PAID FOR A COVERED SPOUSE AND DEPENDENT CHILDREN AT 50% OF THE PRIMARY INSURED'S BENEFIT AMOUNT.

While this coverage is in force, we will pay the following benefits, as applicable, subject to the Limitations and Exclusions and all other policy provisions, unless modified herein. **The rider lifetime maximum amount payable for all benefits will never exceed \$30,000 per Covered Person.**

Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

A. INTERNAL CANCER BENEFIT: Aflac will pay the amount shown in the Policy Schedule upon a Covered Person's Onset Date of Internal Cancer. This benefit is payable once per Covered Person, per lifetime.

B. CARCINOMA IN SITU BENEFIT: Aflac will pay the amount shown in the Policy Schedule upon a Covered Person's Onset Date of Carcinoma In Situ. This benefit is payable once per Covered Person, per lifetime.

Exceptions, Reductions, and Limitations of Rider Series A73050:

A. Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); complications of cancer; or any other disease,

sickness, or incapacity. Aflac will not pay benefits for recurrence, direct extension, or metastatic spread of any cancer diagnosed prior to the Effective Date of coverage.

- B.** This rider contains a 30-day waiting period. If a Covered Person has a Loss before his or her coverage under this rider has been in force 30 days, benefits will not be payable for that Loss. At your option, you may elect to void the coverage under this rider and receive a full refund of premium for such coverage under this rider.
- C.** Aflac will not pay benefits whenever coverage provided by this rider is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.
- D.** For benefits to be payable, the Onset Date must occur after the 30-day waiting period and while coverage is in force.
- E.** Aflac will not pay benefits for Skin Cancer.

5. Exceptions, Reductions, and Limitations of the Policy (This is not a daily hospital expense plan.):

- A.** Aflac will not pay benefits for any Loss that is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.
- B.** Aflac will not pay benefits whenever coverage provided by this policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.
- C.** For any benefit to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage and while coverage is in force. If more than one Loss per Covered Person occurs on the same day, only the highest eligible benefit will be paid.

D. Aflac will not pay benefits whenever fraud is committed in making a claim under this coverage.

E. This policy does not cover Loss caused by or resulting from:

1. Using any drug, narcotic, hallucinogen, or chemical substance (unless administered by a Physician and taken according to the Physician's instructions), or voluntarily taking any kind of poison or inhaling any kind of gas or fumes;
2. Participating in, or attempting to participate in, an illegal activity that is defined as a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place), or being incarcerated in any detention facility or penal institution;
3. Intentionally self-inflicting a bodily injury or committing or attempting suicide, while sane or insane;
4. Being exposed to war or any act of war, declared or undeclared; or
5. Actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve.

6. Renewability: The policy is guaranteed-renewable for your lifetime by the payment of premiums when due or within the grace period at the rate in effect at the beginning of each term, except that we may discontinue or terminate the policy if you have performed an act or practice that constitutes fraud or have made an intentional misrepresentation of material fact relating in any way to the policy, including claims for benefits under the policy. Premium rates may change only if changed on all policies of the same form number and class in force in your state.

RETAIN FOR YOUR RECORDS.

THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.

CONSULT THE POLICY ITSELF TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.

TERMS YOU NEED TO KNOW

CORONARY ARTERY BYPASS GRAFT SURGERY: open-heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, but excluding procedures such as but not limited to coronary angioplasty, valve replacement surgery, stent placement, laser relief, or other surgical or nonsurgical procedures.

COVERED PERSON: any person insured under the coverage type that you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/spouse only (named insured and spouse), one-parent family (named insured and dependent children), or two-parent family (named insured, spouse, and dependent children). Spouse is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically insured from the moment of birth. If coverage is for individual or named insured/spouse only and you desire uninterrupted coverage for a newborn child, you must notify Aflac in writing within 31 days of the birth of your child, and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due. The named insured has 31 days in which to pay the additional premium due. Coverage will include any other dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap, and who became so incapacitated prior to age 26 and while covered under the policy. Dependent children are your natural children, stepchildren, legally adopted children, or children placed for adoption who are under age 26. A dependent child (including persons incapable of self-sustaining employment by reason of mental retardation or physical handicap) must be under age 26 at the time of application to be eligible for coverage.

EFFECTIVE DATE: the date(s) coverage begins as shown in the Policy Schedule or any attached endorsements or riders. The effective date is not the date you signed the application for coverage.

END-STAGE RENAL FAILURE: permanent and irreversible kidney failure, not of an acute nature, due to kidney disease and requiring dialysis or a kidney transplant to maintain life.

HEART ATTACK: a myocardial infarction caused by a blockage of one or more coronary arteries due to coronary artery disease or acute coronary syndrome. The attack must be positively diagnosed by a physician and must be evidenced by electrocardiographic findings or clinical findings together with blood enzyme findings. Heart attack shall not be construed to mean congestive heart failure, atherosclerotic heart disease, angina, coronary artery disease, cardiac arrest, or any other dysfunction of the cardiovascular system. Sudden cardiac arrest is not a heart attack.

LOSS: a specified critical illness, coronary artery bypass graft surgery, or sudden cardiac arrest.

ONSET DATE: the date of the occurrence for a heart attack, stroke, or sudden cardiac arrest; the date of diagnosis for end-stage renal failure, paralysis; or the date of surgery for a coronary artery bypass graft surgery.

PARALYSIS: complete and total loss of use of two or more limbs (paraplegia, quadriplegia, or hemiplegia) for a continuous period of at least 30 days as the result of a covered spinal cord injury. The paralysis must be confirmed by your attending physician.

PHYSICIAN: a person legally qualified to practice medicine, other than you or a member of your immediate family, who is licensed as a physician by the state where treatment is received to treat the type of condition for which a claim is made.

SPECIFIED CRITICAL ILLNESS: heart attack due to coronary artery disease or acute coronary syndrome; ischemic stroke due to advanced arteriosclerosis or arteriosclerosis of the arteries of the neck or brain; hemorrhagic stroke due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation; end-stage renal failure due to kidney disease; or paralysis due to a covered injury.

STROKE: apoplexy due to rupture or acute occlusion of a cerebral artery. The apoplexy must cause complete or partial loss of function involving the motion or sensation of a part of the body. Stroke must be either:

1. Ischemic: due to advanced arteriosclerosis or arteriosclerosis of the arteries of the neck or brain.
2. Hemorrhagic: due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation.

The stroke must be positively diagnosed by a physician based upon documented neurological deficits and confirmatory neuroimaging studies. Stroke does not mean head injury, transient ischemic attack (TIA), cerebrovascular insufficiency.

SUDDEN CARDIAC ARREST: sudden, unexpected loss of heart function in which the heart abruptly and without warning stops working as a result of an internal electrical system malfunction of the heart. Any death where the sole cause of death shown on the death certificate is cardiovascular collapse, sudden cardiac arrest, cardiac arrest, or sudden cardiac death shall be deemed to be sudden cardiac arrest for purposes of the policy. Sudden cardiac arrest is not a heart attack.

TRANSIENT ISCHEMIC ATTACK (TIA): a temporary neurologic dysfunction caused by focal brain or retinal ischemia, with clinical symptoms lasting 24 hours or less, and without evidence of acute infarction. Also known as a “mini-stroke.”



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