

OPTIONAL SPECIFIED HEALTH EVENT RECOVERY BENEFIT

RIDER SUMMARY PAGE

Policy Rider A74051VA



WHAT WE WILL PAY

Specified health event recovery benefit

Aflac will pay \$500 per month while a covered person remains in specified health event recovery upon receipt of written proof of loss from that person's physician. Lifetime maximum of six months per covered person.

DEFINITIONS

Specified health event recovery

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

Effective date

The effective date of the rider is as stated in the Policy Schedule.

Termination

The rider will terminate if the policy to which it is attached terminates, when the lifetime maximum benefit has been paid to all covered persons as described above, or if the premium for the rider is not paid (subject to the grace period provision listed in the policy).

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Refer to the policy and rider for complete benefit details, definitions, limitations and exclusions. Policy Forms A74100VA, A74200VA, and A74300VA; Rider Forms A74050VA and A74051VA; and Application Forms A74001cVA, A74001VA, A74001GcVA, and A74001GVA.

This piece is intended to be used in conjunction with the A74000 Aflac Critical Care Protection product brochure and is subject to the terms, conditions, and limitations of Policy Series A74000.

Underwritten by:

American Family Life Assurance Company of Columbus
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