

# OPTIONAL SPECIFIED-DISEASE BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A-75000

# PCI<sup>R</sup>



## PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

*Riders become a part of the policy and are subject to all policy provisions unless otherwise stated.*

### **SPECIFIED-DISEASE BENEFITS**

While coverage is in force, if an insured is diagnosed with one or more covered specified diseases and is hospitalized for the definitive treatment of any covered specified diseases, or any conditions or diseases directly caused or aggravated by the specified diseases or the treatment of the specified diseases, Aflac will pay the rates designated below.

### **INITIAL HOSPITALIZATION BENEFIT**

*Aflac will pay an Initial Hospitalization Benefit of \$1,000* when a covered person is confined to a hospital for 12 or more hours as a result of receiving treatment for a specified disease. This benefit is payable only once per period of confinement and once per calendar year for each covered person.

A *period of confinement* is a hospital confinement that starts while the policy is in force. If the confinement follows a previously covered confinement, it will be deemed a continuation of the first confinement unless it is the result of an entirely different sickness or injury, or unless the confinements are separated by 30 days or more.

### **HOSPITAL CONFINEMENT BENEFIT**

*Aflac will pay \$200 per day* when a covered person is hospitalized during any continuous period for 30 days or less for a covered specified disease. *Benefits increase to \$500 per day* beginning with the 31st day of continuous confinement.

**REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.**



We've got you under our wing.®

**DEFINITION OF COVERED DISEASES**

*Specified disease* means one of the diseases listed below:

1. Adrenal hypofunction (Addison's disease)
2. Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
3. Botulism
4. Bubonic plague
5. Cerebral palsy
6. Cholera
7. Cystic fibrosis
8. Diphtheria
9. Encephalitis (including encephalitis contracted from West Nile virus)
10. Huntington's chorea
11. Legionnaires' disease
12. Malaria
13. Meningitis (bacterial)
14. Multiple sclerosis
15. Muscular dystrophy
16. Myasthenia gravis
17. Necrotizing fasciitis
18. Osteomyelitis
19. Polio
20. Rabies
21. Reye's syndrome
22. Scarlet fever
23. Scleroderma
24. Sickle cell anemia
25. Systemic lupus
26. Tetanus
27. Toxic shock syndrome
28. Tuberculosis
29. Tularemia
30. Typhoid fever
31. Variant Creutzfeldt-Jakob disease (mad cow disease)
32. Yellow fever

For benefits to be paid, the diagnosis must be made by and upon a tissue specimen, culture, and/or titer. If a pathological diagnosis is medically inappropriate, a clinical diagnosis will be accepted in lieu thereof.

**TERMINATION**

The rider will terminate if the policy to which it is attached terminates or if the premium for the rider is not paid (subject to the grace period provision listed in the policy).

**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.



Underwritten by:

American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 | aflac.com