

Group Critical Illness Insurance

You can count on Aflac to help ease the financial impact of surviving a critical illness.



Underwritten by:
Continental American Insurance Company (CAIC)

In California, coverage is underwritten by
Continental American Life Insurance Company.

AFLAC GROUP CRITICAL ILLNESS

Aflac can help ease the financial stress of surviving a critical illness.

Chances are you may know someone who's been diagnosed with a critical illness. You can't help notice the difference in the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

That's the benefit of an Aflac Group Critical Illness Insurance Policy.

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.

More importantly, the Group Critical Illness Insurance Policy helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Group Critical Illness Insurance Policy, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

But it doesn't stop there. Having group critical illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

How It Works:

Aflac Group Critical Illness coverage is selected.

You experience chest pains and numbness in the left arm.

You visit the emergency room.

A physician determines that you have suffered a heart attack.

Aflac Group Critical Illness pays an Initial Diagnosis Benefit of:

\$10,000

Amount payable based on \$10,000 Initial Diagnosis Benefit.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

COVERED CRITICAL ILLNESS BENEFITS:

CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%
SUDDEN CARDIAC ARREST	100%
LIMITED BENEFIT MAJOR ORGAN TRANSPLANT (25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant)	100%
LIMITED BENEFIT COMA	100%
LIMITED BENEFIT PARALYSIS	100%
LIMITED BENEFIT LOSS OF SIGHT	100%
LIMITED BENEFIT LOSS OF HEARING	100%
LIMITED BENEFIT LOSS OF SPEECH	100%
TYPE I DIABETES	100%
CORONARY ARTERY BYPASS SURGERY	100%
NON-INVASIVE CANCER	25%
METASTATIC CANCER	25%

INITIAL DIAGNOSIS BENEFIT

We will pay a lump sum benefit upon initial diagnosis of a covered critical illness when such diagnosis is caused by an underlying disease. Benefits will be based on the face amount in effect on the critical illness date of diagnosis.

ADDITIONAL DIAGNOSIS BENEFIT

We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months.

REOCCURRENCE BENEFIT

We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months.

REDUCED BENEFIT SKIN CANCERS BENEFIT

We will pay \$1,000 for the diagnosis of Reduced Benefit Skin Cancers. We will pay this benefit once per calendar year.

ACCIDENT BENEFIT

Payable if an insured sustains a covered accident and suffers any of the following, which is caused by the covered accident: Accident-Only Coma / Accident-Only Loss of Sight / Accident-Only Loss of Speech / Accident-Only Loss of Hearing / Accident-Only Severe Burn / Accident-Only Paralysis.

100%

WAIVER OF PREMIUM

If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the Group Critical Illness Insurance Policy.

SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage. Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time. See certificate for details.

CHILD COVERAGE AT NO ADDITIONAL COST

Each dependent child is covered at 50 percent of the primary insured's benefit amount at no additional charge. Children-only coverage is not available.

If your Group Critical Illness Insurance Policy includes attained age rates, that means your policy is age-banded and your rates may increase on the policy anniversary date.

All limitations and exclusions that apply to the Group Critical Illness Insurance Policy also apply to all riders, if applicable, unless amended by the riders.

EXCLUSIONS

We will not pay for loss due to any of the following:

- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Illegal Occupation – committing or attempting to commit a felony, or being engaged in an illegal occupation.
- Participation in:
 - War (declared or undeclared) or military conflicts
 - Insurrection or riot
- Intoxicants and controlled substances – loss sustained or contracted in consequence of the Insured's being intoxicated or under the influence of any controlled substance unless administered on the advice of a doctor/qualified medical professional.
- An error, mishap, or malpractice during medical, diagnostic, or surgical treatment or procedure.

Diagnosis must be made and treatment must be received in the United States or its territories.

All benefits under the Group Critical Illness Insurance Policy, including benefits for diagnoses, treatment, confinement and covered tests, are payable only while coverage is in force.

TERMS YOU NEED TO KNOW

The Bone Marrow Transplant (Stem Cell Transplant) benefit is not payable if the transplant results from a covered critical illness for which a benefit has been paid.

- The following are not considered internal or invasive cancers:
- Superficial cervical cancer
- Superficial bladder tumors
- Pre-malignant tumors or polyps
- Early breast cancer requiring lumpectomy without radiation or chemotherapy
- Early prostate (Stage A) cancer
- Non-invasive cancer (as defined below)
- Reduced benefit skin cancers (as defined below)
- Melanoma that is diagnosed as
 - Clark's Level I or II,
 - Breslow depth less than 0.77mm, or
 - Stage 1A melanomas under TNM Staging

A Non-Invasive Cancer is:

- Cancer in one organ, such as prostate or indolent cancer (this does not include Cancer that has spread throughout the organ, such as breast cancer, which would be considered an invasive cancer)

- Myelodysplastic Syndrome - RA (refractory anemia)
- Myelodysplastic Syndrome - RARS (refractory anemia with ring sideroblasts)

Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered non-invasive cancer

Reduced benefit skin cancers are not payable under the Cancer (internal or invasive) Benefit or the Non-Invasive Cancer Benefit. The following are considered reduced benefit skin cancers:

- Basal cell carcinoma
- Squamous cell carcinoma of the skin
- Melanoma in Situ – that is, melanoma cells that occur only on the outer layer of the skin (the epidermis), where there is no invasion of the deeper layer (the dermis)
- Melanoma that is diagnosed as
 - Clark's Level I or II,
 - Breslow depth less than 0.77mm, or
 - Stage 1A melanomas under TNM Staging

Limited Benefit Coma means a state of continuous, profound unconsciousness, lasting at least seven consecutive days, and characterized by the absence of:

- Spontaneous eye movements,
- Response to painful stimuli, and
- Vocalization.

To be considered a critical illness, the coma must be caused by one of the following diseases:

- Brain Aneurysm
- Diabetes
- Encephalitis
- Epilepsy
- Hyperglycemia
- Hypoglycemia
- Meningitis

Accident-Only Coma: A state of continuous, profound unconsciousness, lasting at least seven consecutive days, and characterized by the absence of:

- Spontaneous eye movements,
- Response to painful stimuli, and
- Vocalization.

Accident-Only Coma does not include a medically-induced coma.

Critical Illness is a disease or a sickness as defined in the Group Critical Illness Insurance Policy that first manifests while your coverage is in force.

Date of Diagnosis is defined as follows:

- Cancer: The day tissue specimens, blood samples, or titer(s) are taken (diagnosis of cancer and/or non-invasive cancer is based on such specimens).
- Non-Invasive Cancer: The day tissue specimens, blood samples, or titer(s) are taken (diagnosis of cancer and/or non-invasive cancer is based on such specimens).

- **Reduced Benefit Skin Cancers:** The date the skin biopsy samples are taken for microscopic examination.
- **Bone Marrow Transplant (Stem Cell Transplant):** The date the surgery occurs.
- **Limited Benefit Coma:** The first day of the period for which a doctor/qualified medical professional confirms a coma that is due to one of the underlying diseases and that has lasted for at least seven consecutive days.
- **Coronary Artery Bypass Surgery:** The date the surgery occurs.
- **Heart Attack (Myocardial Infarction):** The date the infarction (death) of a portion of the heart muscle occurs. This is based on the criteria listed under the heart attack (myocardial infarction) definition.
- **Kidney Failure (End-Stage Renal Failure):** The date a doctor recommends that an insured begin renal dialysis.
- **Limited Benefit Loss of Hearing:** The date the loss due to one of the underlying diseases is objectively determined by a doctor/qualified medical professional to be total and irreversible.
- **Limited Benefit Loss of Sight:** The date the loss due to one of the underlying diseases is objectively determined by a doctor/qualified medical professional to be total and irreversible.
- **Limited Benefit Loss of Speech:** The date the loss due to one of the underlying diseases is objectively determined by a doctor/qualified medical professional to be total and irreversible.
- **Limited Benefit Major Organ Transplant:** The date the surgery occurs.
- **Metastatic Cancer:** The date a doctor/qualified medical professional determines cancer has metastasized to other parts of the body from the original site.
- **Limited Benefit Paralysis:** The date a doctor/qualified medical professional diagnoses an Insured with paralysis due to one of the underlying diseases as specified in this Group Critical Illness Insurance Policy, where such diagnosis is based on clinical and/or laboratory findings as supported by the insured's medical records.
- **Accident Only Severe Burn:** The date the burn takes place.
- **Stroke:** The date the stroke occurs (based on documented neurological deficits and neuroimaging studies).
- **Sudden Cardiac Arrest:** The date the pumping action of the heart fails (based on the sudden cardiac arrest definition).
- **Type I Diabetes:** The date a doctor/qualified medical professional diagnoses an insured as having type I diabetes based on clinical and/or laboratory findings as supported by medical records.

Spouse is your legal wife or husband, including a legally-recognized same-sex spouse, or a person of either gender who is in a legally recognized and registered domestic partnership, (as defined in California Family Code 297), civil union, reciprocal beneficiary relationship, or similar relationship with you, who is listed on your application.

Dependent Children are your or your Spouse's natural children, step-children (including existing children of new domestic partners), grandchildren, foster children, children subject to legal guardianship, legally adopted children, or children placed for adoption, who are younger than age 26. Newborn children are automatically covered from the moment of birth. Read your certificate carefully for details.

A doctor/qualified medical professional does not include you or any of your family members. For the purposes of this definition, family member

includes your spouse as well as the following members of your immediate family:

- Son
- Daughter
- Mother
- Father
- Sister
- Brother

This includes step-family members and family-members-in-law.

Employee is a person who meets eligibility requirements and who is covered under the Group Critical Illness Insurance Policy. The employee is the primary insured under the Group Critical Illness Insurance Policy.

Heart Attack (Myocardial Infarction) does not include:

- Any other disease or injury involving the cardiovascular system.
- Cardiac Arrest not caused by a Heart Attack (Myocardial Infarction).

Diagnosis of a Heart Attack (Myocardial Infarction) must include the following:

- New and serial electrocardiographic (ECG) findings consistent with heart attack (myocardial infarction), and
- Elevation of cardiac enzymes above generally accepted laboratory levels of normal. (In the case of creatine phosphokinase (CPK) a CPKMB measurement must be used.) Confirmatory imaging studies, such as thallium scans, MUGA scans, or stress echocardiograms may also be used.

Kidney Failure (End-Stage Renal Failure) is covered only under the following conditions:

- A doctor/qualified medical professional advises that regular renal dialysis, hemo-dialysis, or peritoneal dialysis (at least weekly) is necessary to treat the kidney failure (endstage renal failure); or
- The kidney failure (end-stage renal failure) results in kidney transplantation.

Limited Benefit Loss of Hearing means the total and irreversible loss of hearing in both ears. Loss of Hearing does not include hearing loss that can be corrected by the use of a hearing aid or device.

To be considered a Critical Illness, Loss of Hearing must be caused by one of the following diseases:

- Alport Syndrome
- Autoimmune Inner Ear Disease
- Chicken Pox
- Diabetes
- Goldenhar Syndrome
- Meniere's Disease
- Meningitis
- Mumps

Accident-Only Loss of Hearing: The total and irreversible loss of hearing in both ears. Loss of Hearing does not include hearing loss that can be corrected by the use of a hearing aid or device.

Limited Benefit Loss of Sight means the total and irreversible loss of all sight in both eyes.

To be considered a critical illness, loss of sight must be caused by one of the following diseases:

- Retinal Disease;
- Optic Nerve Disease; or
- Hypoxia

Accident-Only Loss of Sight: The total and irreversible loss of all sight in both eyes.

Limited Benefit Loss of Speech means the total and permanent loss of the ability to speak.

To be considered a Critical Illness, Loss of Speech must be caused by one of the following diseases:

- Alzheimer's Disease
- Arteriovenous Malformation

Accident-Only Loss of Speech: The total and permanent loss of the ability to speak.

Maintenance Drug Therapy is meant to decrease the risk of cancer recurrence; it is not meant to treat a cancer that is still present.

A Limited Benefit Major Organ Transplant benefit is not payable if the major organ transplant results from a covered critical illness for which a benefit has been paid.

Limited Benefit Paralysis or Paralyzed means the permanent, total, and irreversible loss of muscle function to the whole of at least two limbs.

To be considered a Critical Illness, Paralysis must be caused by one or more of the following diseases:

- Amyotrophic Lateral Sclerosis
- Cerebral Palsy
- Parkinson's disease
- Poliomyelitis

The diagnosis of paralysis must be supported by neurological evidence.

Accident-Only Paralysis: The permanent, total, and irreversible loss of muscle function to the whole of at least two limbs.

Accident-Only Severe Burn: A burn resulting from fire, heat, caustics, electricity, or radiation. The burn must meet all of the following criteria:

- Be a full-thickness or third-degree burn, as determined by a Doctor/Qualified Medical Professional. A Full-Thickness Burn or Third-Degree Burn is the destruction of the skin through the entire thickness or depth of the dermis (or possibly into underlying tissues). This results in loss of fluid and sometimes shock.
- Cause cosmetic disfigurement to the body's surface area of at least 35 square inches.
- Be caused by a Covered Accident.

Stroke does not include:

- Transient Ischemic Attacks (TIAs). TIAs are covered under the Transient Ischemic Attack Critical Illness.
- Head injury
- Chronic cerebrovascular insufficiency
- Reversible ischemic neurological deficits unless brain tissue damage is confirmed by neurological imaging

Sudden Cardiac Arrest is not a heart attack (myocardial infarction). A sudden cardiac arrest benefit is not payable if the sudden cardiac arrest is caused by or contributed to by a heart attack (myocardial infarction). (In Illinois, contributed to by language does not apply.)

Treatment does not include maintenance drug therapy or routine follow-up visits to verify whether cancer or non-invasive cancer has returned.

Type I Diabetes excludes gestational diabetes and prediabetes.

YOU MAY CONTINUE YOUR COVERAGE

Your coverage may be continued with certain stipulations. See certificate for details.

TERMINATION OF COVERAGE

Your insurance may terminate when the Group Critical Illness Insurance Policy is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate for details.

NOTICES

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

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Continental American Insurance Company (CAIC)**

In California, coverage is underwritten by
Continental American Life Insurance Company.

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Continental American Insurance Company • Columbia, South Carolina

The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies.

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the certificate through your employer or by reaching out to our Customer Service Center.

This brochure is subject to the terms, conditions, and limitations of Policy Series C22000.