

AFLAC GROUP DISABILITY ADVANTAGE INSURANCE

Policy Series C50000



PRE-EXISTING CONDITIONS BENEFIT

During the first 12 months of coverage, pays 50% of the covered employee's applicable monthly disability benefit for a pre-existing condition, including pregnancy. Benefits begin following the expiration of an applicable Elimination Period.

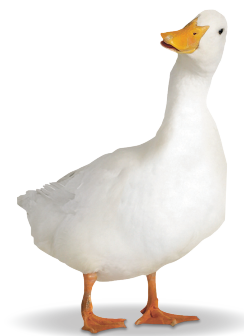
Disability Benefits will end when:

- You are cleared by the doctor and return to your full-time job, or
- You earn 80% or more of pre-disability income working at any job, or
- You reach the end of the maximum disability benefit period.

MENTAL ILLNESS LIMITED BENEFIT

If you are Totally Disabled due to a mental illness, we will pay a limited Disability benefit up to 90 days of disability with a lifetime maximum of 12 months, provided you are under the regular care and attendance of a Doctor.

Mental Illness is defined as a Total Disability resulting from psychiatric or psychological conditions, regardless of cause. Mental Illnesses and Emotional Disorders includes but are not limited to the following: bipolar affective disorder (manic-depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, post-partum depression, personality disorders and adjustment disorders or other condition usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs or other similar modalities used in the treatment of the above conditions.



For a complete list of limitations and exclusions please refer to the brochure. These benefits supersede the pre-existing condition limitation and the mental illness limitation and exclusion listed in the brochure.

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form Series C50000.

