

OPTIONAL SPECIFIED-DISEASE BENEFIT

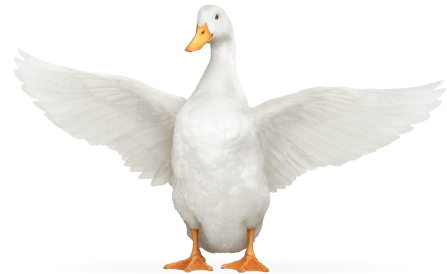
RIDER SUMMARY PAGE

Policy Rider Series B70000



PEACE OF MIND. CASH BENEFITS. OUR INSURANCE POLICIES HELP PROVIDE BOTH.

The Specified-Disease Benefit Rider is a part of the policy and is subject to all policy provisions, unless modified herein.



WHAT WE WILL PAY

SPECIFIED-DISEASE INITIAL BENEFIT

Aflac will pay \$2,000 while coverage is in force if a covered person is first diagnosed with any of the covered specified diseases after the effective date of the rider. This benefit is payable only once per covered specified disease per covered person. No other benefits are payable for any covered specified disease not provided for in the rider.

HOSPITAL CONFINEMENT BENEFITS

Aflac will pay \$400 per day when a covered person is confined to a hospital for 30 days or less for a covered specified disease. During any continuous period of hospital confinement of 31 days or more for a covered specified disease, **Aflac will pay \$800 per day**, beginning on the 31st day of confinement.

DEFINITION OF COVERED DISEASES

Specified disease means one or more 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. Lyme 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. Scleroderma
- 23. Sickle cell anemia
- 24. Systemic lupus
- 25. Tetanus
- 26. Toxic shock syndrome

- 27. Tuberculosis
- 28. Tularemia
- 29. Typhoid fever
- 30. Variant Creutzfeldt-Jakob disease (mad cow disease)
- 31. Yellow fever

For benefits to be paid, these specified diseases must be first diagnosed by a physician 30 days following the effective date of the rider. The diagnosis must be made by and upon a tissue specimen, culture(s) and/or titer(s). If any

of these diseases are diagnosed prior to the rider being in effect for 30 days, benefits for that disease(s) will be paid only for loss incurred after the rider has been in force 120 days.

TERMS YOU NEED TO KNOW

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, if the premium for the rider is not paid, or our receipt of your written request to cancel the rider, subject to section 125 of the Internal Revenue Code, if applicable.

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



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