

# OPTIONAL SPECIFIED-DISEASE BENEFIT

## RIDER SUMMARY PAGE

Policy Rider Series B70000



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, or other diseases or conditions directly caused or aggravated by or resulting from the specified disease or specified disease treatment. During any continuous period of hospital confinement of 31 days or more for a covered specified disease, or other diseases or conditions directly caused or aggravated by or resulting from the specified disease or specified disease treatment, Aflac will pay \$800 per day, beginning on the 31st day of confinement.

### COVERED SPECIFIED DISEASES

- Adrenal hypofunction (Addison's disease)
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
- Botulism
- Bubonic plague
- Cerebral palsy
- Cholera
- Cystic fibrosis
- Diphtheria
- Encephalitis (including encephalitis contracted from West Nile virus)
- Huntington's chorea
- Lyme disease
- Malaria
- Meningitis (bacterial)
- Multiple sclerosis
- Muscular dystrophy
- Myasthenia gravis
- Necrotizing fasciitis
- Osteomyelitis
- Polio
- Rabies
- Reye's syndrome
- Scleroderma
- Sickle cell anemia
- Systemic lupus
- Tetanus
- Toxic shock syndrome
- Tuberculosis
- Tularemia
- Typhoid fever
- Variant Creutzfeldt-Jakob disease (mad cow disease)
- 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 two years. **EXCEPTION: Persons age 65 and over will be covered for loss commencing after six months from the effective date of such person's coverage.**



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### 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 or if the premium for the rider is not paid.

[aflac.com](http://aflac.com) | 1.800.99.AFLAC (1.800.992.3522)

Refer to the policy and rider for complete definitions, details, limitations and exclusions.

Underwritten by:

American Family Life Assurance Company of Columbus

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