

Aflac

Plus Rider

OPTIONAL LUMP SUM CRITICAL ILLNESS BENEFIT RIDER

We've been dedicated to helping provide
peace of mind and financial security
for more than 60 years.



AFLAC PLUS RIDER

OPTIONAL LUMP SUM CRITICAL ILLNESS BENEFIT RIDER

Rider Series CIRIDER

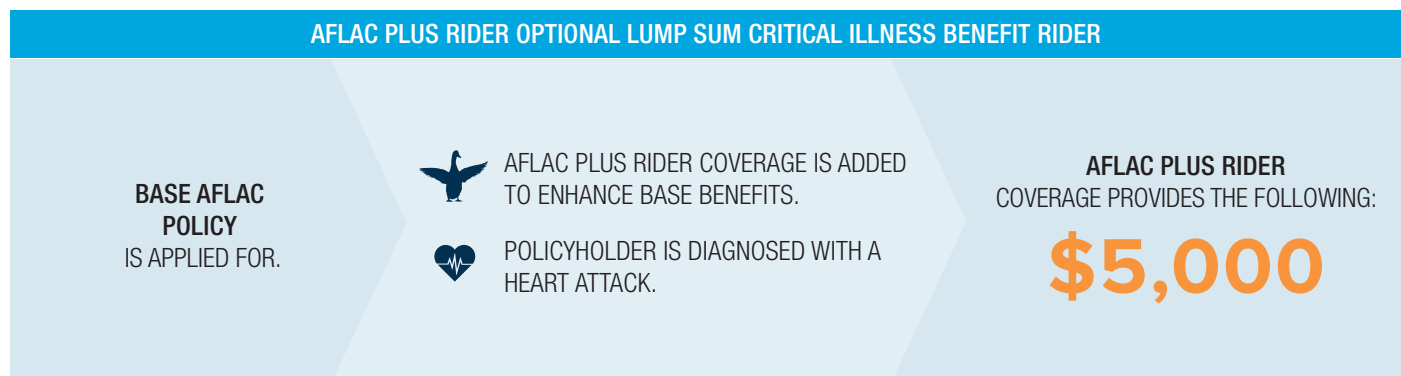


Boost your protection with the Aflac Plus Rider

Like many people, you probably have insurance to cover auto accidents, fires, burglaries, and standard hospital bills. But what would happen to your family's finances if you experienced a catastrophic event, such as a heart attack, stroke, advanced Alzheimer's disease, or advanced Parkinson's disease—an event that knocked you off your feet or even changed your life forever?

With deductibles, copayments, and out-of-pocket maximums on your major medical insurance increasing, how are you going to pay your bills if you experience a life-changing event? The Aflac Plus Rider can help. This rider can be attached to select policies, further boosting your benefits. The Aflac Plus Rider pays a specific benefit amount when you are diagnosed with a covered event. You can use the cash to help pay out-of-pocket expenses, such as utility bills, car payments, and mortgage or rent payments. **For a list of policies the Aflac Plus Rider can be added to, please contact your Aflac insurance agent/producer.**

How it works



The above example is based on a scenario for Aflac Lump Sum Critical Illness Benefit Rider that includes the following benefit conditions: Heart Attack (Tier One Critical Illness Event Benefit) of \$5,000. The Tier One Critical Illness Event Benefit pays \$5,000 for a covered tier one critical illness event.

Benefits and/or premiums may vary based on state. The rider has limitations, exclusions and pre-existing conditions limitations that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy and rider for complete benefit details, definitions, limitations and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

Aflac Plus Rider Benefit Overview

BENEFIT: DESCRIPTION:

TIER ONE
CRITICAL ILLNESS
EVENT BENEFIT

\$5,000 upon a covered person's onset date of one of the following:

- 1. Heart Attack
- 2. Stroke
- 3. Coma
- 4. Paralysis
- 5. Type 1 Diabetes
- 6. Traumatic Brain Injury
- 7. Advanced Alzheimer's Disease
- 8. Advanced Parkinson's Disease
- 9. Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)
- 10. Sustained Multiple Sclerosis
- 11. Permanent Loss of Sight
- 12. Permanent Loss of Hearing
- 13. Permanent Loss of Speech
- 14. Sudden Cardiac Arrest

This benefit is payable once per covered person, per lifetime.

SUBSEQUENT TIER
ONE CRITICAL
ILLNESS EVENT
BENEFIT

\$3,000 upon a covered person's onset date of:

- a recurrence of that **same** Tier One Critical Illness Event, or
- an occurrence of a **different** Tier One Critical Illness Event.

This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.

TIER TWO
CRITICAL ILLNESS
EVENT BENEFIT

\$1,250 upon a covered person's onset date of one of the following:

| | |
|-------------------------|--------------------------|
| 1. Encephalitis | 6. Necrotizing Fasciitis |
| 2. Bacterial Meningitis | 7. Osteomyelitis |
| 3. Lyme Disease | 8. Systemic Lupus |
| 4. Sickle Cell Anemia | 9. Cystic Fibrosis |
| 5. Cerebral Palsy | |

This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.

COMPLICATIONS OF
CORONARY ARTERY
BYPASS GRAFT
SURGERY BENEFIT

\$3,000 when a covered person undergoes Coronary Artery Bypass Graft Surgery, and later experiences complications.

This benefit is payable once per covered person, per lifetime.

**LIMITED BENEFIT,
LUMP SUM CRITICAL
ILLNESS RIDER**

American Family Life Assurance Company of Columbus
(herein referred to as Aflac)
Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999
Toll-Free 1.800.99.AFLAC (1.800.992.3522)

CRITICAL ILLNESS COVERAGE ONLY
Outline of Coverage for Rider Form Series CIRIDER

The rider is an individual contract of insurance. The rider provides critical illness coverage **ONLY**. The rider does **NOT** provide comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or Aflac and obtain a copy of the *Guide to Health Insurance for People with Medicare*.

- (1) **Benefits:** While coverage is in force, we will pay the following benefits, as applicable, subject to the Pre-existing Condition Limitations and Limitations and Exclusions, as well as all other policy provisions, unless modified herein.

Benefits will not be payable for Advanced Alzheimer's Disease when Alzheimer's disease was diagnosed prior to the Effective Date of coverage, Advanced Parkinson's Disease when Parkinson's disease was diagnosed prior to the Effective Date of coverage, or Sustained Multiple Sclerosis when multiple sclerosis was diagnosed prior to the Effective Date of coverage.

All benefits will be payable to you unless assigned by you or by operation of law. If there are no living adult beneficiaries, any accrued benefits unpaid at your death will be paid to your estate.

- A. TIER ONE CRITICAL ILLNESS EVENT BENEFIT:** Aflac will pay \$5,000 upon a Covered Person's Onset Date of one of the following Tier One Critical Illness Events:

1. Heart Attack
2. Stroke
3. Coma
4. Paralysis
5. Type 1 Diabetes
6. Traumatic Brain Injury
7. Advanced Alzheimer's Disease
8. Advanced Parkinson's Disease
9. Amyotrophic Lateral Sclerosis
10. Sustained Multiple Sclerosis
11. Permanent Loss of Sight
12. Permanent Loss of Hearing
13. Permanent Loss of Speech
14. Sudden Cardiac Arrest

This benefit is payable once per Covered Person, per lifetime.

- B. SUBSEQUENT TIER ONE CRITICAL ILLNESS EVENT BENEFIT:** After a Covered Person has previously qualified for benefits for a Tier One Critical Illness Event under Benefit A above, Aflac will pay \$3,000 upon that Covered Person's Onset Date of:

1. a **recurrence** of that **same** Tier One Critical Illness Event, or
2. an occurrence of a **different** Tier One Critical Illness Event.

For this benefit to be payable, the Onset Date of the subsequent Tier One Critical Illness Event must be 180 days or more from the Onset Date of any previously paid Tier One Critical Illness Event for such Covered Person. This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.

- C. TIER TWO CRITICAL ILLNESS EVENT BENEFIT:** Aflac will pay \$1,250 upon a Covered Person's Onset Date of one of the following Tier Two Critical Illness Events:

1. Encephalitis
2. Bacterial Meningitis
3. Lyme Disease
4. Sickle Cell Anemia
5. Cerebral Palsy
6. Necrotizing Fasciitis
7. Osteomyelitis
8. Systemic Lupus
9. Cystic Fibrosis

This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.

- D. COMPLICATIONS OF CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT:** Aflac will pay \$3,000 when a Covered Person undergoes Coronary Artery Bypass Graft Surgery, and later experiences complications.

This benefit is payable once per Covered Person, per lifetime.

- (2) **Exceptions, Reductions, and Limitations of the Rider (This is not a daily hospital expense plan.):**

- A.** Aflac will not pay benefits for any loss that is caused by a Pre-existing Condition, unless the Onset Date is more than six months after the Effective Date of coverage. Benefits are payable for only one covered loss at a time per Covered Person. Aflac will not pay benefits for any

condition when diagnosis occurred prior to the Effective Date of coverage.

- B. Aflac will not pay benefits for any loss that is diagnosed or treated outside the territorial limits of the United States or its possessions.
- C. Aflac will not pay benefits whenever coverage provided by the rider is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.
- D. For any benefit to be payable, the Onset Date of the loss must occur on or after the Effective Date of coverage and while coverage is in force. If more than one loss per Covered Person occurs on the same day, only the highest eligible benefit will be paid.
- E. Aflac will not pay benefits whenever fraud is committed in making a claim under the coverage or any prior claim under any other Aflac coverage for which benefits were received that were not lawfully due and that fraudulently induced payment.
- F. **The rider does not cover loss caused by or resulting from:**
 - 1. Intentionally self-inflicting a bodily injury or committing or attempting suicide, while sane or insane;

- 2. Being involved in war or any act of war, declared or undeclared; or
- 3. Actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve. (We will return the premium paid during such service, and upon termination of military service, you have the right to renew coverage.)

PRE-EXISTING CONDITION LIMITATIONS

A "Pre-existing Condition" is any illness, disease, infection, disorder, or injury for which, within the six-month period before the Effective Date of coverage, prescription medication was taken or medical testing, medical advice, consultation, or treatment was recommended or received. Benefits for a loss that is caused by a Pre-existing Condition will not be covered unless the Onset Date is more than six months after the Effective Date of coverage.

- (3) **Renewability:** The rider is guaranteed-renewable for your lifetime by the timely payment of premiums at the rate in effect at the beginning of each term, except that we may discontinue or terminate the rider if you have performed an act or practice that constitutes fraud or have made an intentional misrepresentation of material fact relating in any way to the rider, including claims for benefits under the rider. Premium rates may change only if changed on all riders of the same form number and class in force in your state.

This outline of coverage is a very brief summary of your rider.

The rider itself sets forth the rights and obligations of both you and Aflac. It is therefore imperative that you READ YOUR CONTRACT carefully.

The anticipated loss ratio for the policy is 60%. This ratio is the portion of future premiums which Aflac expects to return as benefits, when averaged over all people with the policy.

RETAIN FOR YOUR RECORDS.

**THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.
CONSULT THE CONTRACT ITSELF TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.**

TERMS YOU NEED TO KNOW

ADVANCED ALZHEIMER'S DISEASE: Alzheimer's disease that causes a person to be incapacitated. Alzheimer's disease is a progressive degenerative brain disease that is diagnosed by a psychiatrist or neurologist as Alzheimer's disease. To be incapacitated due to Alzheimer's disease, a covered person must:

1. Exhibit the loss of intellectual capacity involving impairment of memory and judgment, resulting in a significant reduction in mental and social functioning, **and**
2. Meet the five criteria listed in Stage 6 of the FAST scale, as certified by a physician.

ADVANCED PARKINSON'S DISEASE: Parkinson's disease that causes a person to be incapacitated. Parkinson's disease is a chronic progressive neurological disease that is diagnosed by a psychiatrist or neurologist as Parkinson's disease. To be incapacitated due to Parkinson's disease, a covered person must:

1. Exhibit two or more of the following clinical manifestations:
 - Muscle rigidity
 - Tremor
 - Bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses), **and**
2. Be assessed at Stage 4, as certified by a physician, on the Hoehn and Yahr Scale.

AMYOTROPHIC LATERAL SCLEROSIS (ALS or Lou Gehrig's disease): a chronic, progressive neurological disease resulting in permanent clinical impairment of motor function and is definitively diagnosed by a neurologist as amyotrophic lateral sclerosis.

BACTERIAL MENINGITIS: inflammation of the thin, membranous covering (meninges) of the brain and the spinal cord caused by a bacterial infection and characterized by fever, vomiting, intense headache, and stiff neck.

CEREBRAL PALSY: a disability resulting from damage to the brain before, during, or shortly after birth and outwardly manifested by muscular incoordination and speech disturbances.

COMA: a continuous state of profound unconsciousness diagnosed or treated on or after the effective date of coverage, lasting for a period of seven or more consecutive days and characterized by the absence of: (1) spontaneous eye movements, (2) response to painful stimuli, and (3) vocalization. The condition must require intubation for respiratory assistance. The term coma does not include any medically induced coma.

CORONARY ARTERY BYPASS GRAFT SURGERY: open-heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, but excluding procedures such as but not limited to coronary angioplasty, valve replacement surgery, stent placement, laser relief, or other surgical or nonsurgical procedures.

COVERED PERSON: any person insured under the policy to which the rider is attached.

CYSTIC FIBROSIS: a hereditary disorder affecting the exocrine glands which causes the production of abnormally thick mucus, leading to the blockage of the pancreatic ducts, intestines, and bronchi and often resulting in respiratory infection.

EFFECTIVE DATE: the effective date of the rider is as stated in the Policy Schedule.

ENCEPHALITIS: an inflammation of the brain, usually caused by a direct viral infection or a hyper-sensitivity reaction to a virus or foreign protein.

FUNCTIONAL ASSESSMENT STAGING (FAST) SCALE: a seven-stage system used to describe the progression of Alzheimer's disease.

The seven stages are summarized below:

- Stage 1: No difficulties, either subjectively or objectively.
- Stage 2: Complaints of forgetting location of objects; subjective word finding difficulties.
- Stage 3: Decreased job function evident to co-workers; difficulty in traveling to new locations; decreased organizational capacity.
- Stage 4: Decreased ability to perform complex tasks, paying bills and managing finances, etc.
- Stage 5: Requires assistance in choosing proper clothing to wear for day, season, or occasion.
- Stage 6: Memory difficulties continue to worsen, significant personality changes may emerge and affected individuals need extensive help with customary daily activities including dressing, bathing, and toileting.
- Stage 7: Individuals affected lose the ability to respond to their environment, the ability to speak, and the ability to control movement without assistance.

HEART ATTACK: a myocardial infarction. The attack must be positively diagnosed by a physician and must be evidenced by electrocardiographic findings or clinical findings together with blood enzyme findings. The definition of heart attack shall not be construed to mean congestive heart failure, atherosclerotic heart disease, angina, coronary artery disease, cardiac arrest, or any other dysfunction of the cardiovascular system.

HOEHN AND YAHN SCALE: a widely used clinical rating scale, which defines broad categories of motor function in Parkinson's disease in five stages.

The five stages are summarized below:

- Stage 1: Symptoms are mild and on one side of the body only, usually with minimal or no functional disability;
- Stage 2: Symptoms on both sides of the body without impairment of balance;

Stage 3: Mild to moderate disability with balance impairment; physically independent;

Stage 4: Severe symptoms; no longer able to live alone, but still able to walk or stand unassisted;

Stage 5: Confinement to bed or wheelchair unless aided.

LYME DISEASE: an inflammatory disease caused by bacteria that are transmitted by ticks that is characterized initially by a rash, headache, fever, and chills, and later by possible arthritis and neurological and cardiac disorders.

NECROTIZING FASCIITIS: a severe bacterial infection of the fascia, the soft tissues that line and separate muscles, that causes extensive tissue death.

ONSET DATE: is as follows for each covered condition:

- Heart Attack: the date of occurrence of a heart attack as defined in the rider.
- Stroke: the date of occurrence of a stroke as defined in the rider.
- Coma: the date a physician confirms a coma as defined in the rider.
- Paralysis: the date a physician establishes the diagnosis of paralysis (as defined in the rider) on clinical or laboratory findings as supported by medical records.
- Type 1 Diabetes: the date a physician initially establishes the diagnosis of type 1 diabetes on clinical or laboratory findings as supported by medical records.
- Traumatic Brain Injury: the date of occurrence of a traumatic brain injury as defined in the rider.
- Advanced Alzheimer's Disease: the date a physician initially certifies that a covered person is incapacitated due to Alzheimer's disease as defined in the rider.
- Advanced Parkinson's Disease: the date a physician initially certifies that a covered person is incapacitated due to Parkinson's disease as defined in the rider.
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease): the date of diagnosis of amyotrophic lateral sclerosis as defined in the rider.
- Sustained Multiple Sclerosis: the date of diagnosis of sustained multiple sclerosis (as defined in the rider) by a physician.
- Permanent Loss of Sight, Hearing, or Speech: the date that permanent loss of sight, hearing, or speech (as defined in the rider) is initially diagnosed by a physician.
- Sudden Cardiac Arrest: the date of occurrence of sudden cardiac arrest as defined in the rider.
- Encephalitis, Bacterial Meningitis, Lyme Disease, Necrotizing Fasciitis, and Osteomyelitis: the date of diagnosis by a physician.
- Sickle Cell Anemia and Cerebral Palsy: the date of initial diagnosis by a physician.
- Coronary Artery Bypass Graft Surgery: the initial date of diagnosis by a physician of complications arising from coronary artery bypass graft surgery.

- Systemic Lupus: the date of initial diagnosis by a physician.
- Cystic Fibrosis: the date of initial diagnosis by a physician.

OSTEOMYELITIS: inflammation of the bone due to infection.

PARALYSIS: complete and total loss of use of two or more limbs (paraplegia, quadriplegia, or hemiplegia) for a continuous period of at least 30 days as the result of a spinal cord injury that occurred on or after the effective date of coverage. The paralysis must be confirmed by the attending physician.

PERMANENT LOSS OF SIGHT, HEARING, or SPEECH:

- Loss of Sight: the restriction of visual field to 20 degrees or less in both eyes, or the reduction of sight in the better eye to a corrected visual acuity of less than 6/60 (Metric Acuity) or 20/200 (Snellen or E-chart Acuity), and diagnosed by a physician.
- Loss of Hearing: the total, irreversible, and uncorrectable loss of all hearing in both ears and diagnosed by a physician.
- Loss of Speech: the permanent, total, and irreversible loss of the ability to speak, including loss of speech due to surgery or medical treatment for an illness, and diagnosed by a physician.

SICKLE CELL ANEMIA: a chronic hereditary blood disease marked by sickle-shaped red blood cells and characterized by episodic pain in the joints, fever, leg ulcers, and jaundice.

STROKE: apoplexy due to rupture or acute occlusion of a cerebral artery. The apoplexy must cause complete or partial loss of function involving the motion or sensation of a part of the body and must last more than 24 hours. The stroke must be positively diagnosed by a physician based upon documented neurological deficits and confirmatory neuroimaging studies. Stroke does not mean head injury, transient ischemic attack (TIA), cerebrovascular insufficiency, or lacunar infarction (LACI).

SUDDEN CARDIAC ARREST: sudden, unexpected loss of heart function in which the heart abruptly and without warning stops working as a result of an internal electrical system malfunction of the heart. Any death where the sole cause of death shown on the death certificate is cardiovascular collapse, sudden cardiac arrest, cardiac arrest, or sudden cardiac death shall be deemed to be sudden cardiac arrest for purposes of the rider.

SUSTAINED MULTIPLE SCLEROSIS: a chronic degenerative disease of the central nervous system in which gradual destruction of myelin occurs in the brain or spinal cord or both, interfering with the nerve pathways, with muscular weakness, loss of coordination, or speech and visual disturbances present for a continuous period of at least 90 days.

SYSTEMIC LUPUS: a chronic inflammatory multisystem disease that occurs when the body's immune system attacks its own tissues and organs.

TERMINATION: the rider will terminate upon the earlier of the termination of the policy to which it is attached or the failure to pay the premiums for the rider.

TIER ONE CRITICAL ILLNESS EVENT: Heart Attack; Stroke; Coma; Paralysis; Type 1 Diabetes; Traumatic Brain Injury; Advanced Alzheimer's Disease; Advanced Parkinson's Disease; Amyotrophic Lateral Sclerosis; Sustained Multiple Sclerosis; Permanent Loss of Sight, Hearing, or Speech; or Sudden Cardiac Arrest.

TIER TWO CRITICAL ILLNESS EVENT: Encephalitis, Bacterial Meningitis, Lyme Disease, Sickle Cell Anemia, Cerebral Palsy, Necrotizing Fasciitis, Osteomyelitis, Systemic Lupus, or Cystic Fibrosis.

TRAUMATIC BRAIN INJURY: a nondegenerative, noncongenital injury to the brain from an external nonbiological force, requiring hospital confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms. Traumatic brain injury must be positively diagnosed by a physician based upon documented neurological deficits and confirmatory neuroimaging studies.

TYPE 1 DIABETES: a form of diabetes mellitus causing total insulin deficiency of a covered person along with continuous dependence on exogenous insulin in order to maintain life. A diagnosis of type 1 diabetes must be made by a physician who specializes in diabetes.





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Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

