

AFLAC SUPPLEMENTAL BENEFITS

Features:

- All Supplemental Benefits are paid **directly to you in cash benefits in addition to** any benefits paid by your health insurance – no coordination of benefits.
- All benefits are fully portable and guaranteed renewable for life **at the same group rates.**
- Most premiums for these policies may be deducted on a **pre-tax basis.**

The Product	The Benefit	The Necessity
Personal Accident Indemnity	Helps provide a financial cushion in the event of an accident to cover out of pocket medical and non-medical expenses. Pays cash benefits for medical care, hospital stay and other treatments for accidents on or off the job.	More than one-third of all injuries resulting in emergency department visits occurred at home, the most common place of injury.
Short-Term Disability Income	Helps offset the loss of pay resulting from a sickness or off-the-job injury by paying you monthly benefits to replace lost income.	According to the National Safety Council, an average of 2,300 disabling injuries occur every hour during the year.
Personal Cancer Indemnity	Helps offset the medical and non-medical expenses related to cancer treatment. Cash benefits are paid for first occurrence, hospital radiation/chemotherapy, surgery, travel expenses and much more.	In the U.S., men have a 1-in-2 and women a 1-in-3 lifetime risk of getting cancer. Over \$37 billion is spent each year to treat cancer.
Specified Event Policy	Offers a first occurrence benefit , as well as hospital confinement and continuing care benefits.	This policy covers specific health events like heart attacks, coronary bypass surgery, strokes, end-stage renal failure, major organ transplants 3 rd degree burns, comas and paralyses.
Hospital Confinement Policy	Helps offset the non-covered expenses of a hospital stay. Covers hospital confinement for accidents, injury, illness, surgery and childbirth.	Inpatient daily costs average nearly \$1,066 and outpatient surgery accounts for 62% of all operations.
Personal Sickness Indemnity Plan	Pays benefits for well-care physician visits, hospital confinement, major diagnostic exams, surgical benefits, ambulance and rehab units. Also contains an initial hospitalization benefit. Physician visits include well-baby visits, eye exams, immunizations and routine physicals.	This policy is designed to help offset the out-of-pocket costs associated with any covered sickness.
Intensive Care Policy	Covers confinement in hospital intensive care. Pays daily benefits directly to you for each day confined.	ICU costs can soar well above those of a general room as well as above the benefit levels of standard health insurance policies.
Life Protector Policy	10,20, & 30-year term life with optional whole life for a total of \$200,000 coverage (\$100,000 for over age 50.) Spouse and child riders available.	Growing families are most at risk if one or both of the breadwinners sustain an untimely death.