

Aflac Group Critical Illness



We help take care of your expenses while you take care of yourself.



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What you need, when you need it.

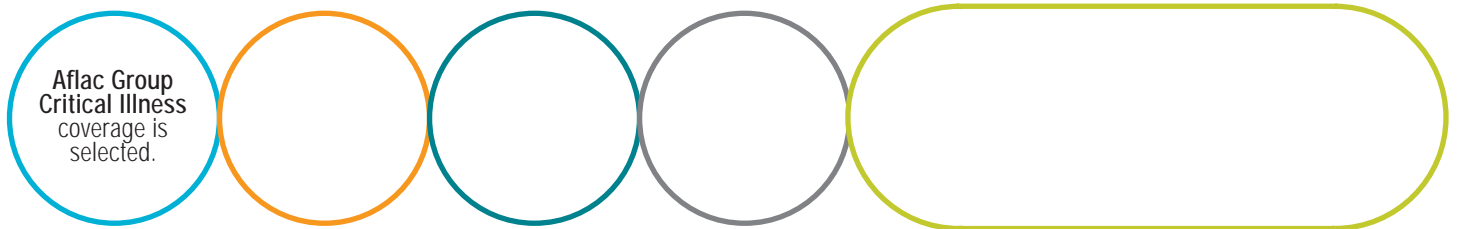
Group critical illness insurance pays cash benefits that you can use any way you see fit.



Here's why the Aflac Group Critical Illness plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Critical Illness plan is just another innovative way to help make sure you're well protected.

How it works



Amount payable based on \$10,000 Initial Diagnosis Benefit.

Benefits Overview

COVERED CRITICAL ILLNESSES:

CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
MAJOR ORGAN TRANSPLANT	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
BONE MARROW TRANSPLANT (Stem Cell Transplant)	100%
SUDDEN CARDIAC ARREST	100%
NON-INVASIVE CANCER	25%
CORONARY ARTERY BYPASS SURGERY	25%
INITIAL DIAGNOSIS We will pay the full amount of the covered benefit if you are diagnosed with a covered critical illness. The benefit is payable only if the diagnosis is made by a licensed medical professional and is not a pre-existing condition.	
ADDITIONAL DIAGNOSIS We will pay the full amount of the covered benefit if you are diagnosed with a covered critical illness and a second covered critical illness is diagnosed within 12 months of the first diagnosis.	
REOCCURRENCE We will pay the full amount of the covered benefit if you are diagnosed with a covered critical illness and the same covered critical illness is diagnosed again within 12 months of the first diagnosis.	
CHILD COVERAGE AT NO ADDITIONAL COST Each dependent child under the age of 18 is eligible for coverage at no additional cost. Coverage is subject to the plan's terms, conditions, and exclusions.	
SKIN CANCER BENEFIT We will pay up to \$250 for the cost of a skin cancer procedure. We will not pay for the cost of a skin cancer procedure if the procedure is performed on the same skin area as a previous procedure.	

The plan has limitations and exclusions that may affect benefits payable.
This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

LIMITATIONS AND EXCLUSIONS

The plan is age-banded. That means your rates may increase on the policy anniversary date.

☒ Sister

☒ Brother

This includes step-family members and family-members-in-law.

Employee is a person who meets eligibility requirements and who is covered under the plan. The employee is the primary insured under the plan.

Diagnosis of a Heart Attack (Myocardial Infarction) must include the following:

☒ New and serial electrocardiographic (ECG) findings consistent with heart attack (myocardial infarction), and

☒ Elevation of cardiac enzymes above generally accepted laboratory

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