



Aflacts

There are many **unique features** about us, as a company and the products that we offer. Take a look at the Aflacts to find out more:

For the employer...

- 1. You can provide Aflac at no direct cost to your company.**
Aflac policies are 100 percent employee-paid and are purchased on a voluntary basis. Many companies choose to make Aflac policies available as a cost-effective solution to help employees with the rising cost of out-of-pocket health care expenses.
- 2. Aflac complements your existing benefits package.**
Aflac benefits do not change or replace any of your current employee benefits; they complement them.
- 3. Aflac policies have been designed for ease of administration.**
Our policies and services are designed to be easily implemented. And with coordinated enrollment, support tools, and online services, Aflac makes it easy for your employees to participate.

For the employee...

- 1. Aflac is not health insurance; it's insurance for daily living.**
Major medical pays for doctors and hospitals. Aflac is insurance for daily living. It pays cash benefits directly to you to help with daily expenses due to an illness or accident.
- 2. Aflac is an extra measure of financial protection.**
When you're sick or hurt, Aflac pays cash benefits directly to you with unexpected expenses. The benefits are paid regardless of any other insurance you have.
- 3. Aflac benefits help with unexpected expenses.**
Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking and additional childcare expenses.
- 4. Aflac is affordable.**
We have a range of products that can fit most budgets. And, Aflac rates don't go up even when you file a claim.
- 5. Aflac processes claims quickly-usually within 4 days.**
Aflac provides prompt service and fast payment of accepted claims to help you pay your bills. While you're getting healthy, we focus on getting you cash as quickly as possible.
- 6. Aflac pays you benefits even when you're healthy.**
We want you to be healthy—that's why we promote preventative care. Get a routine physical, a mammogram, or an eye exam and we'll pay you. It's that simple.



Aflac Cancer Care

Plan Highlights

- ▶ Initial Diagnosis
- ▶ Radiation
- ▶ Chemotherapy
- ▶ Surgical/Anesthesia Benefit
- ▶ Immunotherapy
- ▶ NCI Evaluation
- ▶ Experimental Treatment
- ▶ Transportation Benefit
- ▶ Wellness
- ▶ Specified Health Event
 - Heart Attack
 - Stroke
 - End-Stage Renal Failure

About the Plan:

Aflac's Cancer Care policy is an individual policy that is portable and guaranteed-renewable. Anytime a policyholder moves or changes jobs, the Aflac policy will not cancel and will always follow the policyholder. This policy offers the policyholder freedom to choose providers and explore treatment options, which are choices that may not be available with some comprehensive major medical health plans.

Our mission is simple. If you're diagnosed with cancer, you should spend your time focusing on getting better, not worrying about your finances. Some expenses won't be covered by major medical insurance—including travel, food, lodging, child care, and household help. And remember: living expenses such as car payments, mortgage or rent payments, and utility bills will continue, whether you are able to work or not.

The Specified Health Event Rider expands this plan to include coverage of heart attack, stroke and end-stage renal failure. Including this rider makes the plan similar to a critical illness package.

The Need:

Despite the best efforts of doctors, researchers, and countless organizations, Cancer remains a concern for many individuals and families. People from all walks of life are at risk, regardless of age, gender, or ethnic background. Here are a couple of statistics to help you understand the role Cancer plays in America's overall health. According to the American Cancer Society:

- In the United States, men have slightly less than a 1-in-2 lifetime risk of developing Cancer; for women, the risk is a little more than 1-in-3.¹
- About 1,479,350 new Cancer cases were expected to be diagnosed in 2009.²

¹ "Disability and Health in the United States, 2001–2005," National Center for Health Statistics, 2008.

² Social Security Administration Fact Sheet 2007.



Accident Indemnity Advantage

Plan Highlights:

- ▶ Emergency Treatment
- ▶ Follow-up Treatment
- ▶ Initial Accident Hospitalization
- ▶ Hospital Confinement
- ▶ Intensive Care Unit
- ▶ Major Diagnostic Exam
- ▶ Physical Therapy
- ▶ Rehabilitation Unit
- ▶ Accidental-Death
- ▶ Family Lodging

About the Plan:

One of the inherent values of Aflac's Accident Indemnity Advantage policy is that we pay cash benefits to help cover expenses associated with an accident. We will continue to define our accident policy as individually owned, guaranteed-renewable, and portable.

It's a way to stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accidental injury - not just for emergency treatment, hospital stays and medical exams, but for other expenses you may face, such as transportation and lodging needs. When you have a covered accident, we'll send cash benefits directly to you and you decide the best way to spend them. It's as simple as that.

The Need:

Accidents happen to all kinds of people every day. In 2005, over 30 million people sought medical attention for an injury and almost 3 million of these were hospitalized.*

What would the financial impact of an injury mean to your security? Are you prepared for medical debts in addition to everyday household expenditures and lost wages? Out-of-pocket expenses associated with an accident are unexpected and often burdensome; perhaps the accident itself could not have been prevented, but its impact on your finances and your well-being certainly can be reduced.

*Injury Facts, National Safety Council, 2008 edition.



Hospital Protection

Plan Highlights:

- ▶ Annual Hospitalization
- ▶ Daily Hospital Confinement
- ▶ And more...

About this Plan:

Whether a person is hospitalized for a few days or a few weeks, major medical health insurance typically has a deductible that must be met before benefits begin. Aflac pays higher benefits for the first five days of hospitalization each year, providing cash benefits that can help policyholders recoup their deductibles faster, thereby reducing out-of-pocket expenses.

But we don't stop there. Daily benefits are payable for up to 365 days of confinement. And on some levels of the plan, we also pay benefits toward surgery, whether in or out of the hospital, and the Outpatient Surgical Room Charge Benefit helps with the cost of operation room charges. A variety of diagnostic and screening procedures are also covered under the Invasive Diagnostic Exams and Medical Diagnostic and Imaging Benefits.

The Need:

A hospital stay—even for a few days—can be quite expensive. According to the American Hospital Association, the average length of a hospital stay is 5.6 days with an average cost well above \$8,000.*

*Hospital Statistics 2007 Edition, Health Forum LLC, an affiliate of the American Hospital Association