



- Aflac pays cash benefits directly to you, unless you choose otherwise.
- No deductibles, co-payments, or network restrictions.
- You choose your own medical treatment provider.
- Fast claims processing.



Aflac Cancer Protection Assurance

Aflac Cancer Protection Assurance: real coverage when you need it most. Cancer treatment is changing—and Aflac is proud to be changing with it. Thanks to advances in science and treatment, more and more Americans today are living with cancer.¹ Aflac Cancer Protection Assurance helps cover these innovative treatments with benefits that care for you as a whole person.

Cancer Indemnity Insurance:

- Helps with costs of covered cancer treatments like chemotherapy, radiation therapy, and immunotherapy.
- Three levels of coverage to choose from.
- Initial Diagnosis Benefit paid upon initial diagnosis of a covered cancer.



Aflac Accident Advantage

In the event of an unexpected injury, Aflac can help protect your personal finances. We provide individuals and families affordable insurance that helps with expenses that may not be covered by major medical insurance.

Accident Indemnity Insurance:

- Helps with costs of covered accident treatments like X-rays, major diagnostic exams, and follow up treatment.
- Pays benefits for covered fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures.



Aflac Short-Term Disability

When disabled, you may not only lose the ability to earn a living, but you may also lose savings or retirement funds. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in your financial planning. Aflac provides benefits for both total and partial disability. Even if you're able to work, partial disability benefits may be available to help compensate for lost income.

Short-Term Disability Insurance:

- Cash benefits paid for each day of disability.
- Benefits are paid for both total and partial disability.
- Aflac does not coordinate benefits. Regardless of any other disability insurance you may have, including Social Security, we will pay you directly.



Aflac Choice

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses that may not be covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.

Hospital Confinement Indemnity Insurance:

- Is customizable. Choose the plan that's right for you based on your specific needs. It also works well with our other products.
- Guaranteed-issue options available - that means there is no medical questionnaire required.

¹Progress Against Cancer – 2019 Annual Plan, National Cancer Institute. <https://www.cancer.gov/about-nci/budget/plan/progress>. Accessed: November 13, 2017.

This is a brief product overview only. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The policies have limitations and exclusions that may affect benefits payable. Refer to the policies for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

Aflac policies offered through the Everwell exchange site are underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road |

Columbus, Georgia 31999.

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Aflac Dental Insurance

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental insurance policy. Aflac Dental provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental gives you control.

Dental Indemnity Insurance:

- No waiting period for dental wellness check ups and X-rays.
- Four levels of coverage to choose from.
- Covers fillings, basic services, crowns and other major services.



Aflac Plus Rider

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 illness? 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 illness. For a list of policies the Aflac Plus Rider can be added to, please contact your Aflac insurance agent/producer.

Optional Lump Sum Critical Illness Benefit Rider:

- Boost your protection and help lower out-of-pocket costs with Aflac Plus Rider
- Also available as an HSA Compatible option



Aflac Vision Now

The Aflac Vision Now® plan is different because it encourages individuals and their families to be more proactive and preventive about caring for their vision. Most importantly, it takes vision insurance to the next level by paying benefits for eye surgeries, specific eye diseases/disorders, and permanent visual impairment.

Vision Insurance:

- Comprehensive eye care benefits - Vision Now pays for eye surgeries, specific eye diseases/disorders, and permanent visual impairment.
- Three benefit options allow you to choose the benefit amount and frequency that best suits your needs.
- The policy is guaranteed-renewable for your lifetime with no reduction in benefits due to age.

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