

# Aflac Group Critical Illness Insurance

## What is it?

Chances are you know someone who's been diagnosed with a critical illness such as cancer, a heart attack, or stroke. You can't help but notice the strain it's placed on the person's life – physically, emotionally and financially. Aflac's Group Critical Illness insurance provides you with lump-sum cash benefits to help with the following types of illnesses:

- Cancer / carcinoma in situ / skin cancer
- Heart attack
- Coronary artery bypass surgery
- Stroke
- Major organ transplant
- End-stage renal failure
- Coma, severe burns, paralysis, and more

The plan also provides a \$100 Health Screening benefit and a \$200 Mammography benefit.

## Why would I enroll?

Aflac pays cash benefits directly to you – unless assigned otherwise – which gives you additional financial resources to assist with medical treatment or daily living expenses. Our coverage complements major medical coverage and includes the following plan features:

- Available for all family members; dependents are eligible if the employee is eligible and participates; spouse-only and child-only coverage is unavailable
- Guaranteed-issue amounts:
  - Employee: Up to \$20,000
  - Spouse: Up to \$10,000 (up to 50% of the face amount elected by the employee)
  - Dependent children: Up to 50% of the face amount elected by the employee, at no additional charge
- No pre-existing conditions limitation
- No waiting period
- No benefit reduction at any age
- Coverage may be continued if you leave the company or retire (with certain stipulations)



## How It Works:

Aflac Group Critical Illness Plan is selected.

You experience chest pains and numbness in the left arm.

You visit the emergency room.

A physician determines that you have suffered a heart attack.

Aflac Group Critical Illness pays an Initial Diagnosis Benefit of

**\$20,000**

Amount payable based on \$20,000 Initial Diagnosis Benefit.



To learn more about these benefits, call Aflac toll-free at 1-800-433-3036, visit [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com), or scan the QR code to download and submit a claim form.

In California, coverage is underwritten by Continental American Life Insurance Company.

Aflac

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There for you.

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