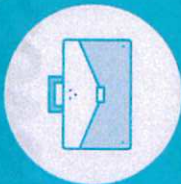


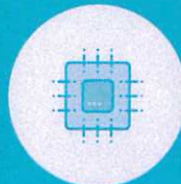
Aflac[®]
offers:



Experienced
benefits advisors



Robust benefits
portfolio



Superior enrollment
technology

Get help with expenses health insurance doesn't cover

For 65 years, Aflac has paid employees' directly** to help with unexpected out-of-pocket costs — like medical bills, copayments, deductibles and prescriptions. When unexpected health care costs like these come your employees' way, Aflac is here to help.



Running a business takes time and effort. Let Aflac help ease the load with smart, time-saving benefits strategies and solutions. Our benefits solutions offer a simple, customizable way for you to check one more of those items off your to-do list. The result? Your employees receive the benefits options they deserve, and you have more time to focus on what you love most about your business.

Individual policies



Accident

Accidents happen. When a covered accident happens, our accident insurance policy pays cash benefits (unless assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.



Aflac Plus Rider

Pays a lump-sum benefit amount along with additional benefits when a diagnosis of a covered health event occurs.



Cancer/specified disease

Helps cover expenses from initial diagnosis of a covered cancer, through treatment and follow-up visits.



Critical illness (specified health event)

Helps with the costs of treatment if you experience a covered health event, such as a heart attack, stroke or paralysis.



Dental

Aflac's supplemental dental insurance policy helps policyholders keep a bright, healthy smile. Our policy provides benefits for dental care.



Hospital confinement indemnity

Hospital stays are expensive. An Aflac Hospital Confinement Indemnity Insurance policy can help ease the financial burden of hospital stays by providing cash benefits.



Life

Provides additional protection to help family members maintain their lifestyle if something were to happen to the insured.



Lump-sum cancer

Provides a cash benefit to help cover any expense, such as treatment costs and insurance copays and deductibles, if a diagnosis of cancer occurs.



Lump-sum critical illness

Provides a cash benefit to help cover expenses when a diagnosis or treatment for a covered critical illness event, such as heart attack, stroke or paralysis.



Short-term disability

Provides a source of income if a disability due to a covered accident or illness.



Vision

An Aflac supplemental vision insurance policy can help with the costs of vision treatment.

Get help
with
expenses
health
insurance
doesn't
cover



Overnight and hospital charges help pay the majority of your bill. But there's more to your bill than just the hospital and room charges. There are other people, like your doctor, who help take care of you. They may charge you for their services. These charges are called out-of-pocket expenses. They are the costs you pay for health care that your health insurance doesn't cover. They include deductibles, copayments, coinsurance, and out-of-pocket maximums. They also include charges for services that your health insurance doesn't cover, like prescription drugs, dental care, vision care, and long-term care. These charges can add up to a lot of money. That's why it's important to understand your health insurance plan and how it works. You can find more information about health insurance on the Afiac website at www.afiac.com.



1-800-452-7272