



LUMP SUM CRITICAL ILLNESS

Protecting their stability during an illness isn't just smart. It's critical.

Serious illnesses such as a heart attack or stroke can have a serious impact on your employees' financial health. But **Aflac Lump Sum Critical Illness** insurance can help provide the financial peace of mind they need in the event of a serious health event.



Give your employees extra protection to face the unexpected.

Even if your employees have medical insurance, it's usually not enough to cover every expense. But **Lump Sum Critical Illness** insurance pays a lump sum benefit directly to your employees¹ when they're diagnosed with a covered critical illness. The extra cash helps with the expenses major medical doesn't cover, helping you better protect your employees — at no cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac²
- **Cash benefits** paid to directly to your employees to use as they see fit
- **Guaranteed renewable** as long as the premium is paid
- **Portable** – Employees can take the plan with them wherever they go

FACT NO. 1

About every

34 SECONDS

an American suffers a heart attack.³

FACT NO. 2

About every

40 SECONDS

someone in the United States suffers a stroke.³

When a critical illness strikes, they can focus on recovery instead of bills.

Lump Sum Critical Illness pays cash benefits directly to them, so they can use it as they wish to help pay for any out-of-pocket expenses they may have – the choice is theirs.

This information refers to benefit ranges for Policy Series A73000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Lump Sum Critical Illness benefits ⁴	
Benefit	Description
Major Critical Illness Event: <ul style="list-style-type: none"> • Heart Attack • Stroke • Coma • Paralysis • End-Stage Renal Failure • Major Human Organ Transplant 	<ul style="list-style-type: none"> • Benefit amounts are offered in units ranging from \$10,000 to \$100,000 (available in \$5,000 increments) • \$10,000 – Guaranteed-issue base plan • \$15,000-\$30,000 – Requires underwriting • \$35,000-\$100,000 – Requires full underwriting and exception approval • Spouse/Dependent Children: 50% of the primary insured benefit amount • Payable once per covered person, per lifetime
Subsequent Critical Illness Event	<ul style="list-style-type: none"> • Primary insured: \$5,000 • Spouse/Dependent Children: \$2,500 • No lifetime maximum
Coronary Artery Bypass Graft Surgery	<ul style="list-style-type: none"> • Primary insured: \$3,000 • Spouse/Dependent Children: \$1,500 • Payable once per covered person, per lifetime
Sudden Cardiac Arrest	<ul style="list-style-type: none"> • Primary insured: \$10,000 • Spouse/Dependent Children: \$5,000 • Payable once per covered person, per lifetime
All benefits are reduced by 50% for losses incurred on or after the 75th birthday of a covered person.	

¹Unless otherwise assigned.

²One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

³Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

⁴This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In Oklahoma, Policies A73100OK and A7310HOK.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999