



## PLUS RIDER

### Pack on extra financial protection for your employees.

Like most, your employees probably have medical insurance. But, as health care costs rise, **their policies may require higher deductibles, copays and out-of-pocket maximums** than ever before. And that's not including expenses related to serious health events, such as a heart attack or Type 1 diabetes. That's where the Aflac Plus Rider comes in.



### Be a hero to your employees— at no direct cost to your business.

The Aflac Plus Rider adds extra cash payouts — up to \$5,000 — to existing/eligible Aflac Accident, Hospital Advantage and Short-Term Disability plans. **It's a better way to help ensure your employees have an extra level of financial protection for what major medical doesn't cover.** Best of all, the average person pays just 72 cents a week<sup>1</sup> for this extra boost to their benefits.

### In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days<sup>2</sup>
- **Cash benefits paid directly to your employees<sup>3</sup>** to use as they see fit
- **Multiple tiers of benefits** to protect your employees

#### FACT NO. 1

About every

**34** SECONDS

an American suffers a heart attack.<sup>4</sup>

#### FACT NO. 2

On average, every

**40** SECONDS

someone in the United States has a stroke.<sup>4</sup>

## Help your employees get more from their benefits for as little as 72 cents a week.<sup>1</sup>

The Aflac Plus Rider is affordable, and it's easy for your employees to add to their new or existing Aflac Accident Advantage, Accident Indemnity Advantage, Hospital Advantage or Short-Term Disability plans.<sup>5</sup>

*This information refers to benefit ranges for Rider Series CIRIDER and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the rider. Please refer to the product rider brochure or benefit summary for a more detailed list of all the 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 Plus Rider Benefits<sup>6</sup>

| BENEFIT   | BENEFIT DESCRIPTION  |
|---|--|
| <b>Tier One Critical Illness Event Benefit</b>      | <ul style="list-style-type: none"> <li>• \$5,000 upon a covered person's onset date of one of the eligible illnesses. See product brochure for list of covered illnesses.</li> <li>• This benefit is payable once per covered person, per lifetime.</li> </ul>   |
| <b>Subsequent Tier One Critical Illness Benefit</b> | <ul style="list-style-type: none"> <li>• \$2,500 upon a covered person's onset date of:</li> <li>• a recurrence of that same Tier One Critical Illness Event, or</li> <li>• an occurrence of a different Tier One Critical Illness Event</li> <li>• Onset date of the subsequent Tier One Critical Illness Event must be 180 days or more from the onset date of any previously paid Tier One Critical Illness Event for such covered person.</li> <li>• Benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.</li> </ul> |
| <b>Tier Two Critical Illness Event Benefit</b>      | <ul style="list-style-type: none"> <li>• \$1,250 upon a covered person's onset date of one of the nine eligible illnesses. See product brochure for list of covered illnesses.</li> <li>• Benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.</li> </ul>  |
| <b>Coronary Artery Bypass Graft Surgery Benefit</b> | <ul style="list-style-type: none"> <li>• \$1,250 when a covered person undergoes coronary artery bypass graft surgery due to coronary artery disease or acute coronary syndrome.</li> <li>• This benefit is payable once per covered person, per lifetime.</li> </ul>  |

<sup>1</sup> Average weekly premium for individual coverage (ages 18-29) for the rider is \$0.72. Premiums may vary by coverage type, account state of issue, and the election of additional/optional benefits.

<sup>2</sup> 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.

<sup>3</sup> Cash benefits are paid directly to policyholder, unless otherwise assigned.

<sup>4</sup> Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

<sup>5</sup> Ability to add the Aflac Plus Rider to Aflac policies varies by state. Consult with your Aflac agent to learn which Aflac policies can add the Aflac Plus Rider.

<sup>6</sup> This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy rider has limitations and exclusions that may affect benefits payable. Refer to the policy rider for complete details, limitations and exclusions.

In Arkansas, Riders CIRIDERAR, CIRIDERHAR. In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERH NJ. In Oregon, Riders CIRIDEROR, CIRIDERHOR. In TX, Riders CIRIDERTX, CIRIDERHTX. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia.

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