

**We've got you *and*
your employees covered.**



PRODUCT OVERVIEW

Individual coverage underwritten and offered by:
American Family Life Assurance Company of Columbus
In New York, individual coverage underwritten and offered by: American Family Life Assurance Company of New York
Group coverage underwritten and offered by: Continental American Insurance Company



We've got you under our wing.®

AFLAC HELPS YOU



PROTECT YOUR INCOME

Many of your workers rely heavily on their paycheck, if one of your employees are sick or hurt and out of work, they may have little or no income coming in. These policies can help them maintain their income by paying cash benefits directly to them that can be used to help cover rent, groceries, and other daily living expenses while out of work.

INDIVIDUAL PRODUCTS

Disability
Life

GROUP PRODUCTS

Disability
Life



SUPPLEMENT YOUR MEDICAL PLAN

Your employees may have major medical insurance, but in the event of an illness or injury, there may be out-of-pocket medical expenses that are not covered by major medical insurance. Our policies are designed to help with expenses left by major medical and protect them and their family. Your employees can use cash benefits paid directly to them to help with unexpected medical expenses as well as daily living expenses.

INDIVIDUAL PRODUCTS

Hospital Confinement
Indemnity
Hospital Confinement
Sickness Indemnity
Dental
Vision

GROUP PRODUCTS

Hospital Indemnity
Dental



PROTECT WHAT'S YOURS

When one of your employees experiences a serious accident... or illness, their finances could be heavily impacted, and can sometimes mean a long-term loss that can eat into their savings. With these policies, your employees can protect their family, their savings, and everything they have worked for by using cash benefits to help them cover the expenses of everyday life.

INDIVIDUAL PRODUCTS

Accident
Cancer/Specified-
Disease
Critical Illness
Specified Health Event

GROUP PRODUCTS

Accident
Critical Illness

INDIVIDUAL POLICIES[®]

HIGHLIGHTS

SHORT-TERM DISABILITY

Policy Series A57500

Policies A57500OR, A57500PA, A57500TN, A57500TX, NY57500

- Selection of:
 - Monthly benefit amount,
 - Elimination period,
 - Benefit period
- Guaranteed-renewable to age 70
- Benefits paid directly to you, unless you choose otherwise
- Benefits paid regardless of any other insurance

LIFE

Policy Series A63000 and A64000

Policies A64100AR through A64600AR; A64100OR through A64600OR; in PA, TN, and TX, Policies ICC0964100 through ICC0964600; NYR63100, NYR63200, NYR63300, NYR63500

- Depending on the policy, may provide up to \$250,000 of whole life insurance or term life insurance
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Optional Spouse and Child Term Life Riders
- Optional Accidental-Death Benefit Rider

HOSPITAL CONFINEMENT INDEMNITY

Policy Series A46000

Policies A46100OR through A46300OR; A46100PA through A46300PA; A46100TN through A46300TN; A46100TX through A46300TX; NY46100, NY46200

- Annual Hospitalization Confinement Benefit
- Daily Hospital Confinement Benefit
- Surgical Benefit
- Rehabilitation Unit Benefit

HOSPITAL CONFINEMENT SICKNESS INDEMNITY

Policy Series A-45000

Policies A-45100-OR through A-45300-OR; A-45100-PA through A-45300-PA; A-45100-TN through A-45300-TN; A-45100-TX through A-45300-TX; NY-45100 through NY-45300

- Physician Visits Benefit
- Initial Hospitalization Benefit
- Major Diagnostic Exams Benefit
- Surgical Benefit

DENTAL

Policy Series A81000 and A82000

Policies A82100ROR through A82400ROR; A82100RPA through A82400RPA; A82100RTN through A82400RTN; A82100RTX through A82400RTX; NY81100 through NY81400

- No network restrictions
- Portable
- Guaranteed-renewable
- Pays regardless of any other insurance you have
- No deductible
- Easy to understand

VISION

Policy Series VSN100

Policies VSN100OR, VSN100PA, VSN100TN, VSN100TX, NYVSN100

- Eye Examination Benefit
- Vision Correction Benefit
- Specific Eye Diseases/Disorders Benefit
- Eye Surgery Benefit
- No network restrictions

HOSPITAL INTENSIVE CARE

Policy Series A18400

Policies A18400OR, A1840HOR; A18400PA, A1840HPA; A18400TN, A1840HTN; A18400TX, A1840HTX

- Daily Hospital Intensive Care Unit Confinement Benefit
- Daily Step-Down Intensive Care Unit Confinement Benefit
- Ambulance Benefit
- Major Human Organ Transplant Benefit

ACCIDENT

Policy Series A35000

Policies A35100OR, A35200OR, A35B24OR; A35100PA, A35200PA, A35B24PA; A35100TN, A35200TN, A35B24TN; A35100TX, A35200TX, A35B24TX; NYR35100, NYR35200, NY35B24

- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit
- Initial Hospitalization Benefit

CANCER/SPECIFIED-DISEASE

Policy Series A-75000 and A76000

Policies A76100OR, A761ESOR; A76100PA; A76100TN, A761ESTN; A76100TXR, A761ESTX; NY76100, NY761ES

- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefit
- Surgical/Anesthesia Benefit
- Ambulance, Transportation, and Lodging Benefits

LUMP SUM CRITICAL ILLNESS

Policy Series A72000

Policies A72100ORR, A72100TN, A72100TX

- Pays a lump sum benefit up to \$30,000 for a Critical Illness Event: Heart Attack, Stroke, Coma, Paralysis, Major Human Organ Transplant, End-Stage Renal Failure
- Pays an unlimited benefit for a recurrence of the same Critical Illness Event or an occurrence of a different Critical Illness Event

SPECIFIED HEALTH EVENT

Policy Series A71000

Policies A71100OR, A71200OR; A71100PA, A71200PA; A71100TN, A71200TN; A71100TX, A71200TX

- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits for: Heart Attack, Stroke, Coronary Artery Bypass Surgery, End-Stage Renal Failure, Major Human Organ Transplant, Major Third-Degree Burns, Coma, Paralysis

GROUP PLANS^a

HIGHLIGHTS

DISABILITY

Policy Series GP5000

Policies GP5100-MP OR, GP5000PA,
GP5100-MP TN, GP5000-MP TX 5/06

- 24-hour and nonoccupational coverage
- Pre-Existing Condition Benefit
- Partial Disability Benefit
- Optional Critical Illness Rider
- Portable coverage

LIFE^b

Policy Series CAI9100 or WL9800

Policies CAI9100, CAI9100RTN, WL9800-MP AR, WL9800-MP (PA), WL9800-MP (TN), WL9800-MP

- Can provide up to \$100,000 of whole life insurance or term life insurance
- Accidental-Death Benefit
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Portable coverage

HOSPITAL INDEMNITY

Policy Series CA8500

Policies CA8500-MP OR, CA8500-MP (PA), CA8500-MP, CA8500-MP

- Daily Hospital Confinement Benefit
- Intensive Care Benefit
- Physician Office Visit/Hospital Emergency Room Visit Benefit
- Surgical and Anesthesia Benefit

DENTAL

Policy Series CAI1100

Policies CAI1100PA, CAI1100TX

- No deductibles
- No annual premium reviews
- 3 Coverage Options (Basic, Standard, and Premier)
- Guaranteed issue
- No coordination of benefits

ACCIDENT

Policy Series CA7700

Policies CA7700-MP (OR), CA7700-MP (PA), 07CA7700-MP (TN), CA7700-MP (TX)

- 24-hour and nonoccupational coverage
- Wellness, Ambulance, and Physical Therapy Benefits
- Accidental-Death and -Dismemberment Benefit
- Optional Sickness Rider

CRITICAL ILLNESS

Policy Series CAI2800

Policies CA2100-MP OR, CAI2800PA, CAI2800TN, CAI2800TX Rev

- Lump Sum Benefit paid directly to the insured for covered critical illnesses
- 25% child benefit
- Additional Occurrence and Reoccurrence Benefits
- Annual Health Screening Benefit



Your employees can use cash benefits to help cover out-of-pocket expenses such as rent, child care, and other costs not covered by major medical.

^a This is a brief product overview only. Policies may not be available in all states. Benefits are determined by state and plan level selected. Please see your Aflac insurance agent for policy benefits, limitations, and exclusions. Cash benefits are paid directly to the insured unless assigned.

^b In California, whole life coverage underwritten by: Continental American Life Insurance Company.

YOUR EMPLOYEES deserve benefits that work just as hard for them as they work for you. And by adding Aflac to your benefits package, you can help your employees protect what matters most to them.

\$8,692

The average cost of a hospital stay in 2007.²

42.4 million

The number of visits to hospital emergency departments due to injuries in 2006.¹

1-in-2

The lifetime risk of U.S. men for developing cancer.
For women the risk is a little more than one-in-three.³

We've got you under our wing.[®]

aflac.com/business | 1.800.99.AFLAC (1.800.992.3522)

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¹Injury Facts, 2010 Edition, National Safety Council.

²Becker's Hospital Review, "Average Length of Stay, Charges and Costs by Hospital Size," July 23, 2009.

³Cancer Facts & Figures 2009, American Cancer Society.