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**Get help
with
expenses
health
insurance
doesn't
cover**



Aflac  [®]



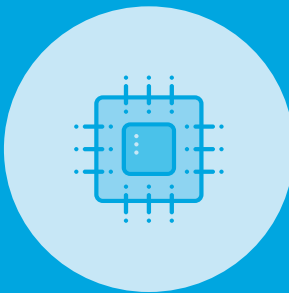
offers:



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.



Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York. This is a brief product overview only. Coverage may not be available in all states including but not limited to ID, NY, NJ & NM. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/rider has limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent. Aflac WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Accident (35000 series) In Idaho, Policies A35100ID–A35200ID & A35B24ID. In Oklahoma, Policies A35100OK–A35200OK & A35B24OK. In Virginia, Policies A35100VA–A35400VA, A35B24VA & A35BOFVA. **Accident (Accident Advantage, 36000 series)** In Idaho, Policies A36100ID–A36400ID, & A3630FID. In Oklahoma, Policies A36100OK–A36400OK, & A3630FOK. In Virginia, Policies A36100VA – A36400VA, & A3630FVA. **Accident (Accident Advantage, 37000 series)** In Idaho, Policy A37000ID. In New York, Policy NY37000. In Oklahoma, Policy A37000OK. In Virginia, Policies A371AAVA & A371BAVA. **Lump Sum Cancer (72200 series)** – Policies are not available in Pennsylvania. In Idaho, Policy A72200ID. In Oklahoma, Policy A72000K. In Virginia, Policy A72200VA. **Cancer (Maximum Difference, 76000 series)** Policies are not available in Virginia. In Idaho, Policies A76100ID & A761ESID. In Oklahoma, Policies A76100OK & A761ESOK. **Cancer (Cancer Care, 78000 series)** In Idaho, Policies A78100ID–A78400ID. In Oklahoma, Policies A78100OK–A78400OK. In Virginia, Policies A75100VA through A75300VA. **Cancer (Cancer Protection Assurance, B70000 series)** Policies are not available in New York In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, A75100VA–A75300VA. **Hospital Confinement Sickness Indemnity (45000 series)** In Idaho, Policies A-45100-ID–A-45300-ID. In Oklahoma, Policies A-45100-OK–A-45300-OK. In Virginia, Policies A-45100-VA–A-45300-VA. **Hospital Confinement Indemnity (49000 series)**. Policies not available in Idaho. In Oklahoma, Policies A49100OK–A49400OK & A4910HOK. In Virginia, Policies A49100VAR–A49400VAR & A4910HVAR. **Hospital Confinement Indemnity (B40000 series)** In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, B40100VA & B4010HVA. **Short-Term Disability (57600 series)** In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA. **Life (68000 series)** In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC1368100, ICC1368200, ICC1368300, ICC1368400. **Juvenile Life (65000 series)** In Arkansas, Policies A65JTORAR & A65JWOAR. In Idaho, Oklahoma and Virginia, Policies ICC0965JTO & ICC0965JWO. **Juvenile Life (B61000 series)** Policies are not available in New York. In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC18B61JWO & ICC18B61JTO. **Term & Whole Life (B60000 series)** Policies are not available in New York. In Arkansas, Idaho, Oklahoma & Virginia, Policies: ICC18B60C10, ICC18B60100, ICC18B60200, ICC18B60300, & ICC18B60400. **Dental (81000 series)** In Idaho, Policies A81100ID–A81400ID. In Oklahoma, Policies A81100OK–A81400OK. In Virginia, Policies A81100VA–A81300VA. **Dental (82000 series)** In Idaho, Policies A82100RID–A82400RID. In Oklahoma, Policies A82100ROK–A82400ROK. In Virginia, Policies A82100RVA–A82400RVA. **Vision (VSN100 series)** In Idaho, Policy VSN100ID. In Oklahoma, Policy VSN100OKR. In Virginia, Policy VSN100VA. **Aflac Value Rider (57600 series)** In Idaho, Rider A57653ID. In Oklahoma, Rider A57653. In Virginia Rider A57653VA.