



2024 supplemental insurance benefits

The Aflac coverage described herein is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochure, as this booklet is intended to provide a **general summary** of the coverage. This overview is subject to the terms, conditions, and limitations of the plan.

Aflac is different from major medical insurance. If you're sick or injured, Aflac pays cash benefits directly to you (unless otherwise assigned) to help address out-of-pocket medical costs, everyday expenses whatever you choose. For over 60 years, we have focused on giving customers the best supplemental insurance experience possible. Aflac supplemental insurance plans help to provide the added comfort of being better prepared for what life may bring.

Why Aflac?

- Claims are processed and paid quickly.
- Cash benefits paid directly to you, unless otherwise assigned.
- Benefits paid for covered claims, regardless of any other insurance you may have.
- No deductibles or copayments.
- Freedom to choose any provider.
- Plans are transferable (with certain stipulations).

Aflac Accident Advantage

Accident-only Option 3 ([Policy A36000TX](#))

Accidents can happen at any time. You could suffer an accidental injury whether you're working around the house or walking into your office. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses to pay.

Aflac's Accident Advantage insurance plan offers benefits for the following: accident treatment and follow-up, major diagnostic and imaging exams, initial accident hospitalization, accident hospital confinement, intensive care unit confinement, ambulance, appliances, wellness, transportation and lodging and many other benefits for covered accidents.

Accident treatment benefit (hospital emergency room with X-ray)	\$200
Accident specific-sum injuries benefits	\$35-\$12,500
Initial accident hospitalization benefit	\$1,000
Accident hospital confinement benefit	\$250
Major diagnostic and imaging exams benefits	\$200
Appliance's benefit	\$100-\$300
Accident follow-up treatment benefit/physical therapy	\$35
Accidental-death benefit	\$40,000
Wellness visit	\$90 (once per plan annually)

Accident 3	Employee Only	EE & Spouse	EE & Child(ren)	Family
Age 18-75	\$13.46	\$17.94	\$20.87	\$26.26

Semi-Monthly payroll rates

This is a brief product overview only. Coverage options, benefits, and premium rates vary based on plan selected. Optional riders may be available at an additional cost. The policy listed has limitations and exclusions that may affect benefits payable. Refer to the exact policy forms and brochures for limitations, and exclusions.

Aflac Cancer Protection Assurance

(Policy [B70200TX](#))

Major medical insurance may not cover the cost of things like deductibles, copays, lost work time or even travel.

Aflac Cancer Protection Assurance insurance plans offer benefits for the following: initial diagnosis, hospital confinement, skin cancer surgery, radiation therapy, chemotherapy, bone marrow transplantation, stem cell transplantation, experimental treatment, transportation, lodging, extended care facility, hospice care, along with many other benefits for covered cancer treatments.

Annual cancer screening benefit	\$75
Initial diagnosis benefit	\$5,000
Nonsurgical treatment benefits	\$250-\$1200
Skin cancer surgery benefits	\$35-\$400
Hospital confinement benefits	\$200-\$300

Cancer 2	Employee Only	EE & Spouse	EE & Child(ren)	Family
Age 18-75	\$19.73	\$35.85	\$19.73	\$35.85

BBR 5 Units included. Semi-Monthly payroll rates

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Aflac Critical Care Protection

Specified Health Event Insurance- Option 2(Policy [A74200TX](#))

If you become seriously ill, your focus should be on your health – not on your finances. Aflac’s easy-to-understand Critical Care Protection, specified health event insurance policies can help you concentrate on what’s important: getting well. We developed this policy series by focusing on several specified health events, such as: heart attack, stroke, coronary artery bypass graft surgery (CABG), sudden cardiac arrest, third-degree burns, coma, paralysis, major human organ transplant, end-stage renal failure and persistent vegetative state.

The Aflac Critical Care Protection insurance plan offers the following: First-occurrence benefit, subsequent specified health event benefit, hospital confinement benefit, ambulance benefit, continuing care benefit, transportation benefit, ICU benefit, lodging benefit and waiver of premium benefit.

First-occurrence benefit	\$7,500/\$10,000 (child)
Subsequent specified health event benefit	\$3,500
Hospital confinement benefit	\$300 per day
Continuing care benefit	\$125 per day (limited to 75 days)
Ambulance benefit	\$250 ground or \$2,000 air
Hospital ICU benefit	Days 1-7: \$800 per day Days 8-15: \$1,300 per day
Step-Down ICU benefit	\$500 per day
Hospital ICU benefit	Days 1-7: \$800 per day Days 8-15: \$1,300 per day
Step-Down ICU benefit	\$500 per day

CCP Level 2	Employee Only	EE & Spouse	EE & Child(ren)	Family
Age 18-35	\$8.45	\$16.25	\$14.37	\$18.46
Age 36-45	\$12.03	\$21.13	\$17.03	\$23.47
Age 46-55	\$16.38	\$28.47	\$21.91	\$31.33
Age 56-70	\$21.13	\$39.65	\$28.80	\$43.03

Semi-Monthly payroll rates

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