



For life's unexpected moments:
Hospital Indemnity, Accident Insurance and Critical Illness

Who we are



¹ Aflac Incorporated. [2020 Business & Sustainability Report](#). Accessed 12.6.21.
² Eastbridge Consulting Group, Inc. "U.S. Voluntary/Worksite Sales Report." Avon, CT: May 2021.
³ Q4 2021 LIMRA Sales Reports (Supplemental Health, Disability, Dental & Vision, and Disability)
⁴ Aflac internal document: IMAP, Consumer quarterly tracking study, Q2 2021.

FIRST GLANCE... Supplemental health products

Critical Illness Insurance



- No waiting period for Additional Occurrences.
 - Increased Guaranteed Issue.
 - Added Coverage for Multiple Sclerosis.
- Increased payout for Alzheimer's and Parkinson's.
 - Added coverage for COVID-19.
 - Added WELLNESS for children.
- Added Childhood Conditions with Type 1 diabetes.
 - Added Autism Spectrum
- **Reduced Rates**

Accident Insurance



- Increased Ground Ambulance.
- Increased Emergency Room.
- Increased Follow-up Treatment.
 - Increased X-ray benefit.
- Increased Closed Dislocated Shoulder
- Increased Closed Fracture Wrist Benefits.
 - Increased Lacerations.
- **Reduced Rates**

Hospital Indemnity Insurance



- Increased Hospital Admission Benefit
- Increased number of Admissions per year.
 - Increased Daily Confinement Benefit
- Increased Days of Confinement per year.
 - Added a Newborn Benefit.
- **Reduced rates.**






Aflac Enhancements

Critical Illness Insurance

Protect you and your family from the unexpected.

Critical illness insurance provides a lump-sum payment directly to the insured in the event of a covered condition.

Covered illnesses include:

-  Heart attack.
-  Stroke.
-  Cancer.
-  Major organ transplant.
-  Renal (kidney) failure.

Key features:

- Guaranteed acceptance.
- Coverage: Employee, spouse and child(ren).
- A lump-sum payment paid directly to the insured upon diagnosis of a covered condition.
- Health savings account (HSA) compliant.
- Convenience of payroll deduction.
- Coverage is portable.



Critical Illness Plan – Policy information

	Aflac In force	Aflac
Policy Information		
Continuation at Same Rates; Limitations	Yes; None	Yes; None
Maximum Benefit Payout	None	None
Participation Requirement	-	Waived
Rate Guarantee	-	3 years
Product Provision		
Additional Occurrence; Waiting Period (cancer can have different waiting periods)	100%; 6 months	100%; None
Re-occurrence; Waiting Period (cancer can have different waiting periods)	100% 6 months	100% 6 months
Benefit Reduction	None	None
Pre-Existing Condition	Waived	Waived
Guarantee Issue		
Employee	\$10,000 \$20,000	\$10,000 \$20,000 \$30,000
Spouse	\$5,000 \$10,000	\$5,000 \$10,000 \$15,000
Child(ren)	\$5,000 \$10,000	\$5,000 \$10,000 \$15,000

Critical Illness Plan – Benefits design

	Aflac In force	Aflac
Invasive Cancer	100%	100%
Non-Invasive Cancer	25%	25%
Heart Attack	100%	100%
Stroke	100%	100%
Major Organ Transplant/Failure	100%	100%
Kidney Failure	100%	100%
Multiple Sclerosis	-	100%
Benign Brain Tumor	100%	100%
Coronary Artery By-Pass Surgery	25%	25%
Parkinson's Disease	25%	100%
Alzheimer's Disease	25%	100%
Skin Cancer	\$250	\$250
Covid-19 Hospital Requirements	-	10% - 4 days 25%- 10+ days 40%- 1 day ICU
Wellness (1 per person per year unless noted)	\$50 (Employee and Spouse Only)	\$50

Critical Illness Plan – Benefits design (Additional covered conditions)








Aflac Inforce	Aflac
<p>100%</p> <ul style="list-style-type: none"> Bone Marrow Transplant Coma Loss of Hearing Loss of Sight Loss of Speech Paralysis Severe Burns Sudden Cardiac Arrest 	<p>100%</p> <ul style="list-style-type: none"> Bone Marrow Transplant Coma Loss of Hearing Loss of Sight Loss of Speech Paralysis Severe Burns Sudden Cardiac Arrest <p><u>50% Childhood Conditions</u></p> <p>Cystic Fibrosis; Cerebral Palsy; Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease, Spina Bifida, <u>Type 1 Diabetes</u></p> <p><u>\$3,000 Autism Spectrum Disorder</u></p>

Accident Insurance

Help offset the out-of-pocket expenses that result from life's unexpected events.

Pays a fixed benefit amount for covered accidental injuries directly to the employee.

Covered expenses include:

- | | |
|---|---|
|  Fractures. |  Physical therapy. |
|  Dislocations. |  ER treatment. |
|  Burns. |  Transportation, lodging, etc. |
|  X-ray. | |

Key features:

- Guaranteed acceptance.
- Coverage: Employee, spouse and child(ren).
- 24/7 on and off job coverage.
- Health savings account (HSA) compliant.
- Convenience of payroll deduction.
- Coverage is portable.



Accident Plan – Benefits design

	Voya In force	Aflac
Ground Ambulance	\$200	\$300
Appliance	\$100	up to \$200
Emergency Room	\$50	\$150
Follow-Up Treatment	\$60	\$75
Urgent Care	\$150	\$150
X-ray	-	\$25
Concussion	\$150	\$250
Closed Dislocations - Shoulder	\$800	\$1,125
Closed Fractures - Wrist	\$550	\$1,500
Sports Benefit	25%	25%
Lacerations	up to \$400	Up to \$600
Wellness (1 per person per year unless noted)	\$50	\$50

Hospital Indemnity Insurance

Help employees deal with the financial exposure of a hospitalization.

Pays for accident and sickness upon confinement in a hospital — includes pregnancy.

Covered expenses include:



Maternity.



Hospital admission.



Wellness.



Hospital confinement (non-ICU and ICU).

Key features:

- Guaranteed acceptance.
- Coverage: Employee, spouse and Child(ren).
- Convenience of payroll deduction.
- Health savings account (HSA) compliant.
- No benefit reduction.
- Coverage is portable.



Hospital Indemnity Plan – Benefits design

	Voya In force	Aflac
Initial Hospital Admission; Limitations	\$500; 1 per year	\$600; 1 per covered event
Hours Required for Admission	Admitted as inpatient	Admitted as inpatient
Daily Hospital Confinement; Limitations	\$100; 30 days/ stay	\$125; 31 days per stay
Daily ICU Confinement; Limitations	\$200; 15 days/ stay	\$250; 10 days per stay
Rehab Facility	\$50; 30 days/stay	\$50; 30 days/stay
Observations	-	-
Newborn	-	\$125; Per day
Wellness	-	-

Thank You

