Make the most of your Aflac benefits!

Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

**Group Hospital Indemnity Insurance**

**Plan Highlights / Benefits:**

This plan is designed to provide you with cash benefits to help with the following types of costs:

- Hospital admission
- Hospital confinement
- Hospital intensive care
- Intermediate intensive step-down unit
- Rehabilitation facility

**Group Accident Insurance**

**Plan Highlights / Benefits:**

- Initial accident treatment
- Ambulance
- Major diagnostic testing
- Fractures and dislocations
- Burns and lacerations
- Hospital admission and confinement
- Rehabilitation and therapy
- Outpatient/inpatient surgery and anesthesia

The following riders are also included:

- Wellness
- Organized Athletic Activity

**Group Critical Illness Insurance**

**Plan Highlights / Benefits:**

**Guaranteed-issue Amounts:**

- Employee: Up to $30,000
- Spouse: Up to $15,000 (up to 50% of the face amount elected by the employee)
- Dependent Children: Up to 50% of the face amount elected by the employee at no additional charge

**Features Include:**

- No pre-existing conditions limitation
- No waiting period

**Benefits Include:**

- Lump-sum payment for: Internal/Invasive Cancer, Stroke, Kidney Failure (End-Stage Renal Failure), Sudden Cardiac Arrest, Heart Attack (Myocardial Infarction), Coronary Artery Bypass Surgery, and more
- Additional critical illnesses: Coma, Severe Burns, Paralysis, Loss of Sight/Speech/Hearing

A $50 Health Screening Benefit is also included for the covered employee, spouse, and dependent children. The benefit is payable once per test per calendar year (and while coverage is in force) for each insured. Covered screening tests include: Human Coronavirus testing, mammogram, colonoscopy, PSA, cholesterol, bone marrow, and more.

The following riders are also included:

- Optional Benefits Rider (Benign Brain Tumor, Advanced Alzheimer’s Disease, Advanced Parkinson’s Disease)
- Progressive Benefits Rider (Amyotrophic Lateral Sclerosis -ALS, Multiple Sclerosis - MS)
- Specified Disease Rider (hospitalization for Human Coronavirus)
- Childhood Conditions Rider (Cystic Fibrosis, Cerebral Palsy, Down Syndrome, Spina Bifida, Type I Diabetes, Autism Spectrum Disorder, and more).

Please call OneUSG Connect-Benefits at 844-587-4236 or visit benefits.usg.edu with questions or for more information.

Use the QR code to make changes to your current coverage during open enrollment, to see your current coverage, or make a change to your information or file a claim.
This is a brief product overview only. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. This is subject to the terms, conditions and limitations of Policy Series C70000, C21000, and C80000.

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