Aflac Group Critical Illness Insurance

Chances are you know someone who’s been diagnosed with a critical illness such as cancer, a heart attack (myocardial infarction), or stroke. You can’t help but notice the strain it’s placed on the person’s life—both physically and emotionally. What’s not so obvious is the impact on that person’s personal finances. While the person is busy getting well, the bills may continue to pile up.

**Plan Enhancements:**
- No separation period for additional occurrences
- Increased guaranteed issue amounts
- Added coverage for Multiple Sclerosis
- Increased payout amounts for Advanced Alzheimer’s Disease and Advanced Parkinson’s Disease
- Added coverage for Human Coronavirus
- Added Health Screening benefit for covered dependent children
- Added Type 1 Diabetes to Childhood Conditions Rider
- Added Autism Spectrum Disorder to Childhood Conditions Rider
- Reduced rates

**Guaranteed-issue Amounts:**
- Employee: Up to $30,000 (benefit amounts available: $10,000, $20,000 and $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

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

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 visit benefits.usg.edu or call 844-587-4236 with questions or for more information.

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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 C21000.