



We've got you
under our wing.SM

Life/Long Term Care Aflac life insurance offers term and whole life options. Term coverage options range from \$20,000 up to \$500,000. Whole life coverage options range from \$10,000 up to \$100,000 guaranteed issue (No health questions) and includes Long Term Care coverage! (Underwritten by Transamerica.) Coverage available for Spouse and Children.

Short-Term Disability Many individuals who wouldn't dream of leaving their home or car uninsured fail to protect their most important asset: their income. That's where short-term disability insurance comes in. It pays a percentage of a policyholder's gross income each month while he or she is disabled, adding a vital measure of financial security in a time of need. Aflac's cash benefits can help policyholders meet financial obligations ranging from rent or mortgage payments to gas and grocery bills when they're unable to earn their usual paychecks. Also covers Maternity.

Cancer/Critical Care In the United States, men have slightly less than a one in two lifetime risk of developing cancer; for women, the risk is a little more than one in three. Fortunately, Aflac is a pioneer in the cancer insurance industry. We sold our first cancer insurance policy in 1958 and have since paid billions in claims. Our policies have helped thousands of individuals pay expenses that aren't covered by major medical insurance—including out-of-pocket medical expenses, travel and lodging for out-of-town treatment, and everyday living expenses.

Accident An Aflac accident insurance policy helps policyholders cope with medical and out-of-pocket expenses that add up quickly after an injury—not only costs for emergency treatment, hospital stays and medical exams, but also for transportation and lodging. Policyholders receive cash benefits for broken teeth, concussions, emergency room visits, and many other treatments major medical insurance may not fully cover.

Aflac Choice In the event of illness or injury, even employees with strong company-provided major medical insurance will probably face expenses that aren't covered. An Aflac Choice policy provides cash benefits employees may use as they see fit. Benefits are predetermined and paid regardless of any other insurance in force. Policyholders can use the benefits to help with out-of-pocket expenses that are not covered by major medical insurance.

Dental Aflac Dental policyholders don't need to worry about networks or coordinating benefits. Coverage for all dental work except orthodontia. Helps offset out of pocket dental expenses.