



**Now More Than Ever**

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Now more than ever your employees want and need benefits that help them protect what matters most.

That's why the time is right for Aflac.



**Help protect your employees' income.** Offering group insurance plans from Aflac helps them get cash benefits that can be used to help cover rent, groceries, and other daily living expenses—all at no direct cost to you or your company.

**Supplement your major medical plan.** You may already offer your employees major medical insurance, but, they may incur out-of-pocket expenses not covered by your medical plan. We provide cash benefits to help with unexpected medical and daily living expenses.

**Help your employees hold on to what's theirs.** Insurance plans from Aflac let them protect what they've worked hard for, with cash benefits to help cover the costs of everyday life.

## GROUP INSURANCE PLANS

### Critical Illness

**Policy Series C21000** Helps with the medical expenses related to a covered critical illness.

- Lump Sum Benefit paid directly to the insured, unless otherwise assigned, for covered critical illnesses
- 50% child benefit
- Additional Occurrence and Re-occurrence Benefits
- Annual Health Screening Benefit

### Accident

**Policy Series C70000** Helps provide a financial cushion if a covered accident occurs.

- 24-hour and nonoccupational coverage
- Benefits grouped by category: High / Mid / Low
- Optional Riders: Organized Activities, Sickness, Catastrophic Accident, Wellness, and Accidental Death Rider

### Supplemental Hospital Indemnity

**Policy Series C80000** Helps with the expenses of a hospital stay.

- Full plan and HSA-compatible plan options
- Benefits grouped by category: High / Mid / Low
- Includes options for: hospital stays, treatment, and inpatient and outpatient surgery

### Dental

**Policy Series CA1100** A no-deductible plan that offers freedom of choice and no coordination of benefits.

- No deductibles
- No annual premium reviews
- 3 Coverage Options (Basic, Standard, and Premier)
- Guaranteed-issue
- No coordination of benefits
- Portable Coverage (certain stipulations apply)

### Disability

**Policy Series C40000, C51000** In the case of a covered illness or injury, it helps your employees maintain their standard of living and helps them pay bills.

- Short Term and Long Term Plans available
- Employer Paid and Voluntary Contribution options
- 24-hour and nonoccupational coverage
- Pre-Existing Condition Benefit
- Partial Disability Benefit
- Portable coverage (certain stipulations apply)

### BenExtend®

Making benefits work smarter not harder

Featuring commonly-used benefits from three different types of insurance:

- Accident
- Hospital Indemnity
- Critical Illness

Employer-Paid and Voluntary Plan options  
Benefits grouped by category:

- High / Mid / Low
- Hospital Admission/Confinement
- Annual Health Screening Benefit

### Term Life

**Policy Series C91000**

- Accidental-Death Benefit
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Portable coverage (certain stipulations apply)

- 1 times annual earnings
  - Increments of \$10,000 may be elected
  - Elect up to 5 times annual earnings
- Amounts are subject to underwriting guidelines and case size requirements.

### Whole Life

**Policy Series C60000**

- Can provide up to \$300,000 of whole life insurance
- Waiver of Premium Benefit
- Accidental-Death Benefit



**Now More Than Ever. [Aflac.com/business](https://aflac.com/business)**



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