

We've got you covered.



PRODUCT OVERVIEW

Aflac[®]

We've got you under our wing.[®]

AFLAC HELPS YOU



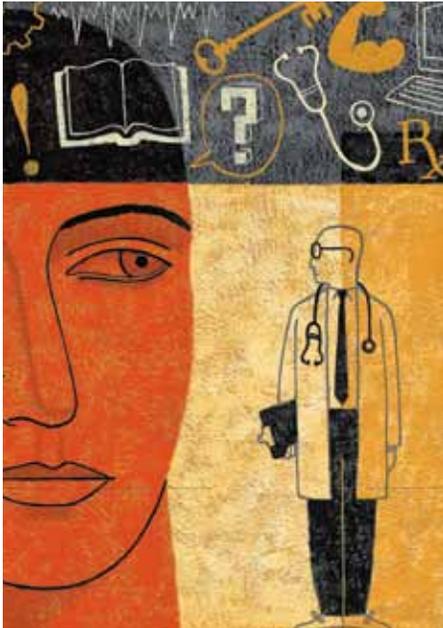
PROTECT YOUR INCOME

Like most people, you probably rely heavily on your paycheck. So, what happens if you get sick or hurt and have to be out of work for an extended period—without your regular income?

Aflac insurance policies offered through your employer can help by paying cash benefits that you can use to help cover rent, groceries, and other daily living expenses while you're out of work.

INSURANCE POLICIES

- Short-Term Disability
- Life



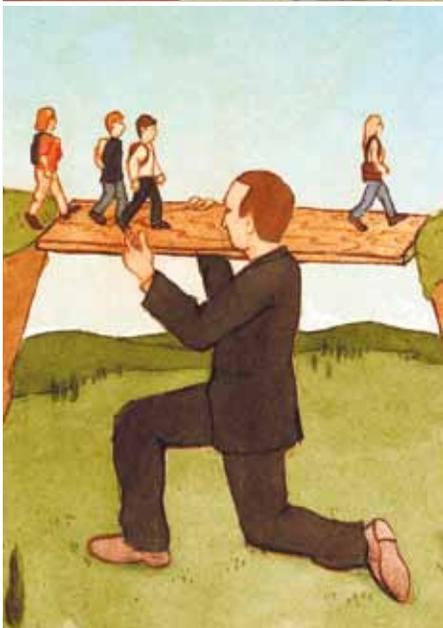
SUPPLEMENT YOUR MAJOR MEDICAL PLAN

You may have major medical insurance through your employer. But in the event of an illness or injury, there may be out-of-pocket medical expenses that aren't covered by your major medical plan. Aflac coverage is designed to help with those too.

And Aflac coverage is also designed to help protect you and your family. So, you can use those cash benefits to help with unexpected medical expenses and daily living expenses.

INSURANCE POLICIES

- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Dental
- Vision



HOLD ON TO WHAT'S YOURS

If you experience a serious accident or illness, your finances could be impacted. Medical expenses can quickly eat into your savings. Insurance coverage from Aflac lets you protect what you've worked hard for with cash benefits to help cover the costs of everyday life.

INSURANCE POLICIES

- Accident
- Cancer/Specified-Disease
- Lump Sum Critical Illness
- Specified Health Event

YOU DESERVE BENEFITS that work just as hard as you do.

And by getting Aflac, you can help protect what matters most to you.

\$9,788

The average hospital expense, adjusted per inpatient stay.¹

39.4 million

The number of visits to hospital emergency departments
due to injuries in 2007.²

1-in-2

The lifetime risk of U.S. men for developing cancer.
For women the risk is a little more than one-in-three.³

¹Hospital Statistics[®] 2010 Edition, Health Forum LLC, an affiliate of the American Hospital Association.

²Injury Facts, 2011 Edition, National Safety Council.

³Cancer Facts & Figures 2012, American Cancer Society.

INSURANCE POLICIES*

HIGHLIGHTS

SHORT-TERM DISABILITY

Policy Series A57600
In AR, Policies A57600AR, A57600LBAR. In NY, Policy NY57600. In OR, Policies A57600OR, A57600LBOR.
In PA, Policy A57600PA. In VA, Policies A57600VA, A57600LBVA.
In case of illness or injury, it helps you maintain your standard of living and helps you pay your bills.

- Selection of:
 - ◆ Monthly benefit amount
 - ◆ Elimination period
 - ◆ Benefit period
- Guaranteed-renewable to age 75

- Benefits paid directly to you, unless otherwise assigned
- Benefits paid regardless of any other insurance

LIFE

Policy Series A64000
In AR, Policies A64100AR, A64200AR, A64300AR, A64500AR, and Riders A64050 through A64054. In NY, Policies NYR63100, NYR63200, NYR63300, NYR63500, and Riders NYR63050 through NYR63052. In OR, Policies A64100OR, A64200OR, A64300OR, A64500OR, and Riders A64050 through A64053, A64054OR.
In PA and VA, Policies ICC0964100, ICC0964200, ICC0964300, ICC0964500, and Riders ICC0964050 through ICC0964054.
Provides term or whole life insurance.

- Can provide up to \$250,000 of whole life insurance or term life insurance
- Waiver of Premium Benefit
- Accelerated Death Payment

- Optional Spouse and Child Term Life Insurance Riders
- Optional Accidental-Death Benefit Rider

HOSPITAL CONFINEMENT INDEMNITY

Policy Series A46000 (In NJ, Policy Series A-44000)
In AR, Policies A46100AR, A46200AR, A46300AR. In NY, Policies NY46100, NY46200. In OR, Policies A46100OR, A46200OR, A46300OR. In PA, Policies A46100PA, A46200PA, A46300PA. In VA, Policies A46100VA, A46200VA, A46300VA.
Helps with the noncovered expenses of a hospital stay.

- Annual Hospitalization Confinement Benefit
- Daily Hospital Confinement Benefit
- Surgical Benefit

- Rehabilitation Unit Benefit
- Invasive Diagnostic Exams Benefit

HOSPITAL CONFINEMENT SICKNESS INDEMNITY

Policy Series A-45000 (Not available in NJ)
In AR, Policies A-45100-AR, A-45200-AR, A-45300-AR. In NY, Policies NY-45100, NY-45200, NY-45300.
In OR, Policies A-45100-OR, A-45200-OR, A-45300-OR. In PA, Policies A-45100-PA, A-45200-PA, A-45300-PA. In VA, Policies A-45100-VA, A-45200-VA, A-45300-VA.
Provides a physician feature that helps cover sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits.

- Physician Visits Benefit
- Initial Hospitalization Benefit
- Major Diagnostic Exams Benefit

- Surgical Benefit
- Hospital Confinement Benefit

DENTAL

Policy Series A82000
In AR, Policies A82100RAR through A82400RAR. In NY, Policies NY82100 through NY82400. In OR, Policies A82100ROR through A82400ROR. In PA, Policies A82100RPAR through A82400RPAR. In VA, Policies A82100RVA through A82400RVA.
A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.

- No network restrictions
- Portable
- Guaranteed-renewable
- Easy to understand

- Pays regardless of any other insurance you may have
- No deductible

VISION

Policy Series VSN100
In AR, Policy VSN100AR. In NY, Policy NYVSN100. In OR, Policy VSN100OR. In PA, Policy VSN100PA. In VA, Policy VSN100VA.
Helps with the cost of regular eye exams and treatment of eye diseases.

- Eye Examination Benefit
- Vision Correction Benefit
- Specific Eye Diseases/Disorders Benefit

- Eye Surgery Benefit
- No network restrictions

HOSPITAL INTENSIVE CARE

Policy Series A18400 (Not available in NJ)
In AR, Policies A18400AR, A1840HAR. In OR, Policies A18400OR, A1840HOR. In PA, Policies A18400PA, A1840HPA. In VA, Policies A18400VA, A1840HVA.
Helps cover expenses related to confinement in a hospital intensive care unit (ICU).

- Daily Hospital Intensive Care Unit Confinement Benefit
- Daily Step-Down Intensive Care Unit Confinement Benefit

- Ambulance Benefit
- Major Human Organ Transplant Benefit

ACCIDENT

Policy Series A35000
In AR, Policies A35B24AR, A35B0FAR, A35100AR through A35400AR. In NY, Policies NY35B24, NY35W24, NY35B0F, NY35W0F, NYR35100 through NYR35800. In OR, Policies A35B24OR, A35B0FOR, A35100OR through A35400OR. In PA, Policies A35B24PA, A35100PA, A35200PA. In VA, Policies A35B24VA, A35B0FVA, A35100VA through A35400VA.
Helps provide a financial cushion if an accident occurs.

- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit

- Initial Hospitalization Benefit
- Hospital Confinement Benefit

CANCER/SPECIFIED-DISEASE

Policy Series A78000 (In NJ, Policy Series A76000)
In AR, Policies A78100AR through A78400AR. In NY, Policies NY76100, NY761ES. In OR, Policies A78100OR through A78400OR. In PA, Policy A76100PA. In VA, Policies A-75100-VA, A-75200-VA, A-75300-VA.
Helps with medical expenses related to cancer treatment.

- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefits
- Surgical/Anesthesia Benefit

- Ambulance, Transportation, and Lodging Benefits
- Cancer Wellness Benefit

LUMP SUM CRITICAL ILLNESS

Policy Series A72000
In AR, Policy A72100AR. In NY, Policy NY72100. In OR, Policy A72100OR. In VA, Policy A72100VA.
Provides a single cash benefit if you're diagnosed or treated for critical illness events.

- Pays a lump sum benefit up to \$30,000 for a critical illness event: heart attack, stroke, coma, paralysis, major human organ transplant, end-stage renal failure

- Pays a benefit for a recurrence of the same critical illness event or an occurrence of a different critical illness event with no lifetime maximum

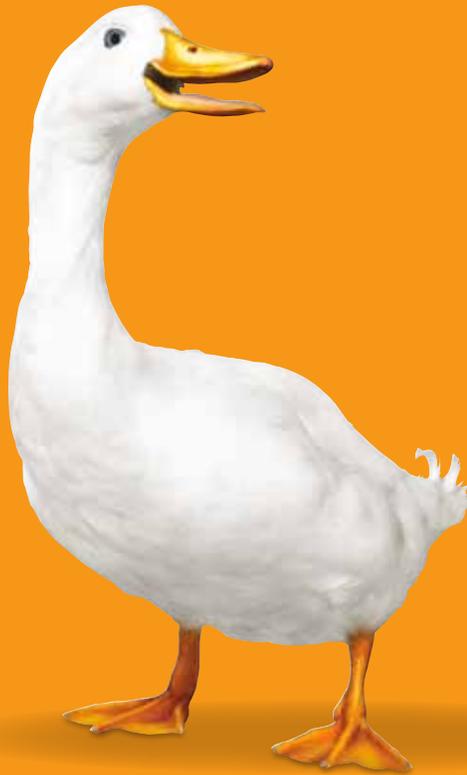
CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)

Policy Series A71000 (Not available in NJ)
In AR, Policies A71100AR, A71200AR. In OR, Policies A71100OR, A71200OR. In PA, Policies A71100PA, A71200PA. In VA, Policies A71100VA, A71200VA.
Helps with the medical expenses related to a covered serious health event.

- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits, for heart attack, stroke, sudden cardiac arrest, coronary artery bypass

- surgery, end-stage renal failure, major human organ transplant, major third-degree burns, coma, and paralysis

You can use cash benefits to help
cover out-of-pocket expenses,
such as rent, child care, and other
costs not covered by major medical.



**This is a brief product overview only. Plans may not be available in all states. Benefits and coverage are determined by state and plan level selected. Please see your Aflac insurance agent/producer for plan benefits, limitations, and exclusions. Cash benefits are paid directly to the insured, unless assigned.*

We've got you under our wing.[®]

aflac.com | **1.800.99.AFLAC** (1.800.992.3522)

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Coverage is underwritten by American Family Life Assurance Company of Columbus.

In New York, coverage is underwritten by American Family Life Assurance Company of New York.