



PEACE OF MIND

You deserve it. We'll help provide it with a financial cushion.

Life is a balancing act. It's about standing up to the expected and unexpected every day. For almost 60 years we've been dedicated to helping people protect what matters by providing financial security and peace of mind when they've needed it most.

Learn how we can help you be better prepared for some of the things life can throw at us.

Brien C Fletcher
Special Projects Coordinator
An Independent Agent Representing Aflac



35 Pinelawn Road
Suite 190
Melville, NY 11747
516.621.1606 ext 106 business
516.407.5095 fax
brienc_fletcher@us.aflac.com
aflac.com



Why Aflac? Get the Aflacts.[®]

1 AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to an illness or accident.

2 AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

3 AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

4 AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

5 AFLAC BELONGS TO YOU, NOT YOUR COMPANY.

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

6 AFLAC IS AFFORDABLE.

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

7 AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

8 AFLAC CLAIMS ARE EASY TO FILE.

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

9 AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.

We want you to be healthy—that's why several of our policies promote preventive care.

10 AFLAC IS ACCOUNTABLE.

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.



Aflac[®]

We've got you under our wing.[®]

For more information, visit Aflac.com.

Individual coverage underwritten by American Family Life Assurance Company of Columbus.
In New York, coverage underwritten by American Family Life Assurance Company of New York.
Group coverage underwritten by Continental American Insurance Company.

Worldwide Headquarters | 1932 Wynnton Road, Columbus, Georgia 31999

AFLAC ACCIDENT ADVANTAGE

ACCIDENT-ONLY INSURANCE – OPTION 2

Policy NY36000

AA²

Be Prepared for Life's Unexpected Mishaps

Accidents can happen at any time. You could suffer an accidental injury while you are working around the house or walking into work. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay.

In the event of an unexpected injury, Aflac can help protect your personal finances. We provide individuals and families affordable insurance that helps with expenses that may not be covered by major medical insurance. Aflac pays cash benefits directly to you (unless you specify otherwise), so you can use the cash for anything you want. Which means uncovered medical expenses won't break the bank if you are injured.

And since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.



The facts say you need the protection of the Aflac Accident Advantage insurance policy:

FACT NO. 1

ABOUT **1** OUT OF **8**

PEOPLE SEEK MEDICAL ATTENTION FOR AN INJURY.¹

FACT NO. 2

\$5,600

THE AVERAGE MEDICAL EXPENSES FOR AN ACCIDENTAL INJURY.¹

¹Injury Facts, 2015 Edition, National Safety Council.

AFLAC ACCIDENT ADVANTAGE – OPTION 2 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT												
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	\$1,000 when admitted for a hospital confinement of at least 18 hours or \$1,500 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person												
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$165 per day, up to 365 days per covered accident, per covered person												
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	\$600 per day for up to 15 days, per covered accident, per covered person Payable once per 24-hour period and only once per covered accident, per covered person												
ACCIDENT TREATMENT BENEFIT	Hospital emergency room with X-ray: \$220 Hospital emergency room without X-ray: \$170 Office or facility (other than a hospital emergency room) with X-ray: \$170 Office or facility (other than a hospital emergency room) without X-ray: \$120												
AMBULANCE BENEFIT	\$150 ground ambulance transportation or \$1,000 air ambulance transportation												
BLOOD/PLASMA/PLATELETS BENEFIT	\$200 once per covered accident, per covered person												
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$150 per calendar year, per covered person												
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$50 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person												
THERAPY BENEFIT	\$50 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person												
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: \$250 Wheelchair: \$250 Walker: \$50 Body jacket: \$250 Leg brace: \$75 Walking boot: \$50 Knee scooter: \$250 Crutches: \$50 Cane: \$25 Payable once per covered accident, per covered person												
PROSTHESIS BENEFIT	\$500 once per covered accident, per covered person												
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$500 once per covered person, per lifetime												
REHABILITATION FACILITY BENEFIT	\$100 per day												
HOME MODIFICATION BENEFIT	\$2,000 once per covered accident, per covered person Pays benefits for the treatments listed below:												
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	<table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> DISLOCATIONS.....\$75-\$3,000 BURNS\$100-\$10,000 SKIN GRAFTS..... 50% of the burns benefit amount paid for the burn involved EYE INJURIES Surgical repair..... \$250 Removal of foreign body by a physician .. \$50 LACERATIONS Not requiring sutures \$25 Less than 5 centimeters \$50 At least 5 cm but not more than 15 cm . \$200 Over 15 centimeters \$400 FRACTURES \$100-\$2,750 CONCUSSION (brain)..... \$100 </td> <td style="vertical-align: top; padding-left: 20px;"> EMERGENCY DENTAL WORK Broken tooth repaired with crown \$300 Broken tooth resulting in extraction \$100 PARALYSIS Quadriplegia \$10,000 Paraplegia.....\$5,000 Hemiplegia.....\$4,000 SURGICAL PROCEDURES\$175-\$1,000 MISCELLANEOUS SURGICAL PROCEDURES..... \$100-\$250 PAIN MANAGEMENT (NON-SURGICAL) Epidural..... \$100 </td> </tr> </table>	DISLOCATIONS\$75-\$3,000 BURNS\$100-\$10,000 SKIN GRAFTS 50% of the burns benefit amount paid for the burn involved EYE INJURIES Surgical repair..... \$250 Removal of foreign body by a physician .. \$50 LACERATIONS Not requiring sutures \$25 Less than 5 centimeters \$50 At least 5 cm but not more than 15 cm . \$200 Over 15 centimeters \$400 FRACTURES \$100-\$2,750 CONCUSSION (brain) \$100	EMERGENCY DENTAL WORK Broken tooth repaired with crown \$300 Broken tooth resulting in extraction \$100 PARALYSIS Quadriplegia \$10,000 Paraplegia.....\$5,000 Hemiplegia.....\$4,000 SURGICAL PROCEDURES\$175-\$1,000 MISCELLANEOUS SURGICAL PROCEDURES \$100-\$250 PAIN MANAGEMENT (NON-SURGICAL) Epidural..... \$100										
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	Common-Carrier Accident	Other Accident											
INSURED	\$100,000	\$25,000											
SPOUSE	\$100,000	\$25,000											
CHILD	\$15,000	\$10,000											
ACCIDENTAL-DISMEMBERMENT BENEFIT	\$250-\$25,000												
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met												
WAIVER OF PREMIUM BENEFIT	Yes												
TRANSPORTATION BENEFIT	\$400 per round trip, up to 3 round trips per calendar year, per covered person												
FAMILY LODGING BENEFIT	\$100 per night, up to 30 days per covered accident												

AFLAC CHOICE

Even though their health changes, your business doesn't have to.

Even a quick trip to the emergency room can result in your employees being faced with costly medical bills that health insurance may not cover. Many employees are forced to choose between paying those medical bills and paying for their everyday needs like commuting or childcare expenses. This can affect their ability to focus on their work.

Aflac Choice offers customizable benefits they can choose based on their individual needs to help with those unexpected medical expenses not covered by traditional health insurance. Our knowledgeable agents can help each employee build the optimal combination of personalized hospital benefits that's right for them.

Don't let the stress of unexpected medical expenses affect your employees' productivity. Offer Aflac Choice today.



Help your employees with costs not covered by traditional health insurance.

Aflac Choice complements your existing benefit offering by helping with hospital-related expenses not covered by major medical and works well with other supplemental coverage. Research shows that employees who were offered voluntary benefits at work reported higher levels of satisfaction with their jobs and their benefits.¹

Why your employees will love it:

- **One Day PaySM**, only from Aflac²
- **Cash benefits paid** directly to them to use as they see fit (unless they decide otherwise)
- **No deductibles**, lifetime maximums or price increases due to age

FACT NO. 1

26%

OF U.S. ADULTS (18-64) SAY SOMEONE IN THEIR HOUSEHOLD HAD PROBLEMS OR INABILITY TO PAY MEDICAL BILLS IN THE PAST YEAR.³

FACT NO. 2

66%

OF THOSE WHO REPORT PROBLEMS PAYING MEDICAL BILLS SAY THE BILL WAS A RESULT OF A ONE-TIME OR SHORT-TERM MEDICAL EXPENSE, SUCH AS EMERGENCY ROOM OR HOSPITAL STAY.³

Help them have a plan ready for the unexpected costs of hospital stays.

As health care costs continue to rise, it's easy to see why the Aflac Choice* insurance policy makes sense for your employees — and your business.

**This information refers to benefit ranges for Policy Series B40000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.*

Aflac Choice benefits⁴

BENEFIT	DESCRIPTION
Hospital Confinement	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
Hospital Short-Stay	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
Hospital Emergency Room	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
Rehabilitation Facility	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
Waiver of Premium	Yes.
Continuation of Coverage	Yes.
EXTENDED BENEFITS RIDER	DESCRIPTION
Physician Visit Benefit	Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center.
Individual Coverage	Limited to 3 visits per calendar year, per policy.
Insured/Spouse & Family Coverage	Limited to 6 visits per calendar year, per policy.
Laboratory Test and X-Ray Benefit	Pays \$35; limited to 2 payments per covered person, per calendar year.
Medical Diagnostic and Imaging Exams Benefit	Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.
Ambulance Benefit	Pays \$200 (ground) or \$2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.
HOSPITAL STAY AND SURGICAL CARE RIDER	DESCRIPTION
Initial Assistance Benefit	Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.
Surgery Benefit	Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.
Invasive Diagnostic Exams Benefit	Pays \$100 for one covered exam, per covered person, per 24-hour period.
Hospital Intensive Care Unit Confinement Benefit	Pays \$500 per day, per covered person, for up to 30 days.
Daily Hospital Confinement Benefit	Pays \$100 per day, per covered person, for up to 365 days.
Second Surgical Opinion Benefit	Pays \$50 once per covered person, per calendar year.
AFLAC PLUS RIDER	Ask your Aflac agent about the Aflac Plus Rider!

¹ 2016 Aflac WorkForces Report conducted in January and February 2016 by Lightspeed/GMI on behalf of Aflac, accessed 1/23/17. <https://www.aflac.com/business/resources/aflac-workforces-report/default.aspx>

² One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaimSM by 3 PM ET. Aflac SmartClaimSM not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long-Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days.

³ Processing time is based on business days after all required documentation needed to render a decision is received & no further validation and/or research is required. Individual Company Statistic, 2016.

⁴ The Burden of Medical Debt: Results from the Kaiser Family Foundation/NY Times Medical Bills Survey," Jan. 5, 2016, Pg. 2-3, (<http://kff.org/health-costs/report/the-burden-of-medical-debt-results-from-the-kaiser-family-foundation-new-york-times-medical-bills-survey/>), accessed 9/21/2016.

⁵ This is a brief product overview only.

In Arkansas, Policies B40100AR and B4010HAR. In Texas, Policies B40100TX and B4010HTX. Policies may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

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. WWHQ | 1932 Wymnton Road | Columbus, GA 31999

CANCER CARE

In the fight against cancer, your employees have an ally.

When an employee receives a cancer diagnosis, it can be not only emotionally devastating, but financially overwhelming as well. That's why Aflac developed **Cancer Care insurance**, a simple way to help protect your employees' financial health when the unthinkable happens.



Aflac lets your employees focus on their recovery, not unforeseen expenses.

Cancer is one of the five most costly medical conditions.¹ And, major medical insurance usually doesn't cover all of the expenses that can come with it. In fact, one in eight patients with advanced cancer turned down the recommended treatment because of the cost.² But **Aflac Cancer Care** gives your employees extra cash to help deal with the unexpected expenses associated with cancer — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac³
- **Cash benefits** paid to directly to your employees⁴ to use as they see fit
- **Guaranteed renewable** as long as the premium is paid
- **Cash wellness benefit** they can use even for routine, preventative care

FACT NO. 1

In the U.S., men have slightly less than a

1 IN **2**

lifetime risk of developing cancer.⁵

FACT NO. 2

In the U.S., women have slightly more than a

1 IN **3**

lifetime risk of developing cancer.⁵

We're here with standout protection throughout their treatment.

Aflac Cancer Care pays your employees a cash benefit⁴ upon initial diagnosis of a covered cancer, with other benefits payable throughout cancer treatment. They can use these for any out-of-pocket medical expenses they may have, including daily life expenses, such as rent, mortgage, groceries or bills — it's their choice.

This information refers to benefit ranges for Policy Series A78000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Cancer Care benefits⁵

Benefit	Cancer Care: Preferred – Premier levels (Policies A78100–78400). Benefit depends on level of coverage purchased.
Cancer Wellness Benefit	\$25–\$100 per year, per covered person
Initial Diagnosis Benefit	Insured/Spouse: \$500–\$6,000; Dependent Child: \$1,000–\$12,000; payable once per covered person
Injected Chemotherapy Benefit	\$300–\$900 per week; no lifetime max
Non-hormonal Oral Chemotherapy Benefit	\$135–\$400 per prescription, per month from \$405–\$1,200 max per month for Oral/Topical Benefit Up to 3 different meds per calendar month
Radiation Therapy Benefit	\$175–\$500 per week; no lifetime max
Anti-nausea Benefit	\$50–\$150 per month; no lifetime max
Surgical/Anesthesia Benefit	\$50–\$5,000 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125–\$6,250; no lifetime max on number of operations
Skin Cancer Surgery Benefit	\$20–\$600; no lifetime max on number of operations
Hospital Confinement Benefit:	
• Hospitalization for 30 days or less	• Insured/Spouse: \$100–\$300 per day; Dependent Child: \$125–\$375 per day; no lifetime max
• Hospitalization for Days 31+	• Insured/Spouse: \$200–\$600 per day; Dependent Child: \$250–\$750 per day; no lifetime max
Outpatient Hospital Surgical Room Charge Benefit	\$100–\$300; no lifetime max on number of operations

¹"Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System." Report from the Kaiser Family Foundation/American Cancer Society, 2/2009. Accessed 8/5/2015.

²Kaiser Foundation study cited in "Cancer Patients: Going Broke to Stay Alive," 2015, AgingCare.com (<http://www.agingcare.com/Articles/why-cancer-patients-cannot-afford-treatment-139136.htm>)

³One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaimSM by 3 PM ET. Aflac SmartClaimSM not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

⁴Unless otherwise assigned.

⁵Cancer Facts and Figures 2015, American Cancer Society.

⁶This is a brief product overview only. Benefit amounts shown are ranges for coverage levels 1-4. Benefit payout varies according to level of coverage selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A78100AR through A78400AR. In Idaho, Policies A78100ID through A78400ID. In New York, Policies, NY78100 through NY 78400. In Oklahoma, Policies A78100OK through A78400OK. In Oregon, A78100OR through A78400OR. In Pennsylvania, Policies A78100PA through A78400PA. In Texas, Policies A78100TX through A78400TX.

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. WWW.AFLAC.COM | 1932 Wynnton Road | Columbus, GA 31999



VISION NOW[®]

Protecting employees' most valuable asset – their vision.

The eyes aren't just the windows to your employees' souls; they're the windows to their overall health. Aside from maintaining good vision and detecting conditions such as glaucoma, eye exams can also reveal much more. They can help spot high blood pressure, diabetes, high cholesterol and even brain tumors.



Now it's easy for your employees to be more proactive about their vision.

Aflac has been dedicated to helping provide peace of mind and financial security for more than 60 years. Our **Vision Now[®]** policy helps keep your employees protected — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **Fast claims payment** — as fast as four days¹
- **Cash benefits** paid directly to your employees² to use as they see fit
- **Portable** — Employees can take the plan with them wherever they go
- **Policyholders receive a wellness benefit** for routine, preventative care

FACT NO. 1

90%

of all eye and vision injuries could be prevented with simple safety steps such as wearing properly designed and fitted protective eyewear.³

FACT NO. 2

14

 MILLION

Americans 12 years and older have a visual impairment. More than 80% could be restored to good vision with refractive correction.⁴

Aflac Vision Now® – Going beyond traditional exams

Aflac Vision Now goes beyond traditional exams and provides benefits for serious eye conditions. In addition to an eye exam benefit and a choice of vision correction benefits, there are also benefits for specific eye diseases and disorders, eye surgeries and permanent visual impairment — all without network restrictions.

This information refers to benefit ranges for Policy Series VSN100 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies for benefits, limitations and exclusions.

Aflac Vision Insurance benefits	
Benefit	Description
Eye Examination	\$45 Limited to one examination per covered person, per policy year. No lifetime maximum.
Vision Correction	<ul style="list-style-type: none"> • Prescribed Vision Correction Materials: \$80-\$270 • Refractive Error Correction Surgery: \$130-\$480 • Waiting Period: 0-24 months Benefit payable ranges from once per covered person, per policy year (Option 1) to once during each successive 36-month period following the end of the waiting period depending on policy option selected (Option 3).
Specific Eye Diseases/Disorders	\$1,000 when first diagnosed as having a covered eye disease or disorder. Payable only once per covered disease or disorder, per covered person. Paid in addition to any other benefit in the policy. Covered diseases/disorders: <ul style="list-style-type: none"> • Glaucoma (excludes pre- and borderline glaucoma) • Proliferative diabetic retinopathy • Retinal detachment • Retinitis pigmentosa • Macular degeneration
Eye Surgery	Payable for surgical procedures performed by an ophthalmologist or physician for a diagnosed eye disease or disorder. Surgical benefits are limited to surgeries of the eye, eye socket, eyelid, and tear ducts. Aflac will pay \$50-\$1,500 for specified eye surgeries.
Permanent Visual Impairment	<ul style="list-style-type: none"> • Payable for specific level(s) of visual impairment for which there is no medical prognosis for recovery. • Benefit level (1-4) paid depends on level of severity: • Total benefit per level: \$750-\$5,000. Maximum cumulative benefit per eye per covered person: \$750-\$10,000. Lifetime maximum of \$20,000 per covered person.
Continuation of Coverage	After six months, all monthly premiums waived for up to two months.

¹Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Based on company statistics. Dec. 31, 2014.

²Unless otherwise assigned.

³"Preventing Eye Injuries," American Academy of Ophthalmology The Eye M.D. Foundation, 2015 (<http://www.geteyesmart.org/eyesmart/living/eye-injuries/preventing.cfm>) Accessed 11/11/15.

⁴Centers for Disease Control and Prevention, "Vision Health Initiative Fast Facts," (<http://www.cdc.gov/visionhealth/data/national.htm>), page updated 9/30/2015, accessed 11/11/2015.

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policy VSN100AR. In Idaho, Policy VSN100ID. In New York, Policy NYVSN100. In Oklahoma, Policy VSN100OKR. In Oregon, Policy VSN100OR. In Pennsylvania, Policy VSN100PA. In Texas, Policy VSN100TX. In Virginia, Policy VSN100VA.

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. WWHQ | 1932 Wynnnton Road | Columbus, GA 31999

Click, submit and smile

Use Aflac SmartClaim® to take advantage of One Day PaySM

- 1 Register or log in:** Go to aflac.com/myaflac or download the **MyAflac mobile** app from the **App Store** or **Google Play Store**.
- 2 Enroll in claims direct deposit¹:** Direct deposit allows you to take full advantage of the speed of **One Day Pay**.² Click on **direct deposit** and follow the instructions for registration. Please allow one business day for direct deposit enrollment to take effect.
- 3 File your claim with Aflac SmartClaim:** Access **Aflac SmartClaim** from **MyAflac** or the **MyAflac mobile app**. Aflac SmartClaim guides you every step of the way. Upload required documents.³ Submit your claim before 3 p.m. ET, Monday-Friday.

INFORMATION YOU MAY NEED TO FILE YOUR CLAIM

- Policy number
- Patient's name and date of birth
- Diagnosis
- Description of service
- Date(s) of service
- Name and address of service provider

TRACK THE STATUS OF YOUR CLAIM:

View your message center on the MyAflac mobile app or in MyAflac for updates on your Aflac SmartClaim submission.

For more information, go to aflac.com/myresources.

Aflac SmartClaim®
One Day PaySM



¹Please allow one business day from enrollment before filing a claim for funds to be direct deposited.

²One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaimSM process. Claims may be eligible for One Day PaySM processing if submitted online through Aflac SmartClaimSM including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaimSM is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2019.

³If all documentation is not available upon initial claim filing, you may upload the documents later by clicking "Upload Documents" on the mobile app or

"MyClaims" on desktop.

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. WWW-HQ | 1932 Wynnton Road | Columbus, GA 31999.