

May 4, 2011



Cash When It's Needed Most

- Provides cash directly to insured
- Expedient claims payment
- Guaranteed Issue
- No coordination of benefits
- Portable
- History of rate stability



Aflac Group Products

- Group Critical Illness
- Group Accident



Group Critical Illness

- Guaranteed Issue \$30,000 (Member), \$15,000 (spouse)
- Benefits from \$5,000 to \$50,000 – lump sum
- Children covered at 25% of employee benefit (no charge)



Group Critical Illness

- First Occurrence Benefit
- Re-occurrence Benefit
- Additional Occurrence Benefit
- Health Screening Benefit \$50 annually (Member and spouse)

Covered Critical Illnesses*	
Illnesses Covered Under Plan	Percentage of Maximum Benefit
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Kidney Failure (End Stage)	100%
Cancer (internal/invasive)	100%
Carcinoma in situ**	25%
Coronary Artery Bypass Surgery	25%



Group Critical Illness – Optional Benefits

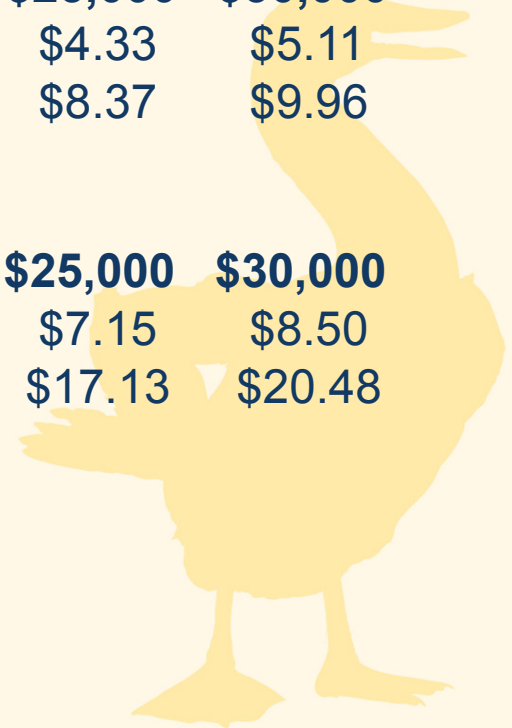
- Heart Rider – covers 12 invasive and non-invasive heart procedures
- Incident Rider – covers Coma, Burns, Paralysis, Loss of Speech, Loss of Sight, and/or Loss of Hearing



Group Critical Illness

Weekly Rates Examples

Non-Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
30-39	\$1.19	\$1.97	\$2.76	\$3.54	\$4.33	\$5.11
40-49	\$2.00	\$3.59	\$5.18	\$6.77	\$8.37	\$9.96
Tobacco	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
30-39	\$1.75	\$3.10	\$4.45	\$5.80	\$7.15	\$8.50
40-49	\$3.75	\$7.10	\$10.44	\$13.79	\$17.13	\$20.48



Group Accident – 24 Hour, High Option

- Guaranteed Issue
- Medical Fees -- \$125 (Member/spouse), \$75 (children)
- Hospital Admission -- \$1,000
- Hospital Confinement -- \$200 per day
- Hospital Intensive Care -- \$400 per day
- Major Injuries – up to \$6,075
- Specific Injuries (Burns, Lacerations) – up to \$10,000



Group Accident – 24 Hour, High Option

- Ambulance
- Blood and Plasma
- Appliances
- Internal Injuries
- Follow-up Treatment
- Exploratory Surgery
- Prosthesis
- Physical Therapy
- Family Lodging
- Transportation
- Wellness
- AD & D



Group Accident – Plan Options

- 24 Hour, High Option – on or off the job
- 24 Hour, Low Option – on or off the job
- Non-occupational, High Option – off the job only
- Non-Occupational, Low Option – off the job only



Group Accident – 24 Hour, High Option

Claims Example: 36-year-old female slips and falls in her kitchen, resulting in multiple fractures in her right wrist.

Visit to urgent care center: \$125

Hospital Admission: \$1,000

Hospital Confinement: \$200

Fracture of wrist: \$3,375

Follow-up visits: 4 x \$25 = \$100

Physical Therapy: 6 x \$25 = \$150

Total Benefit Paid: \$4,950



Group Accident – 24 Hour, High Option

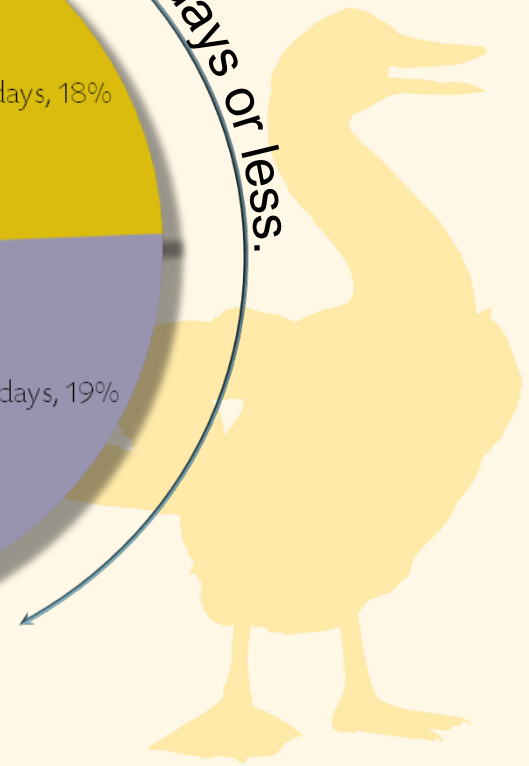
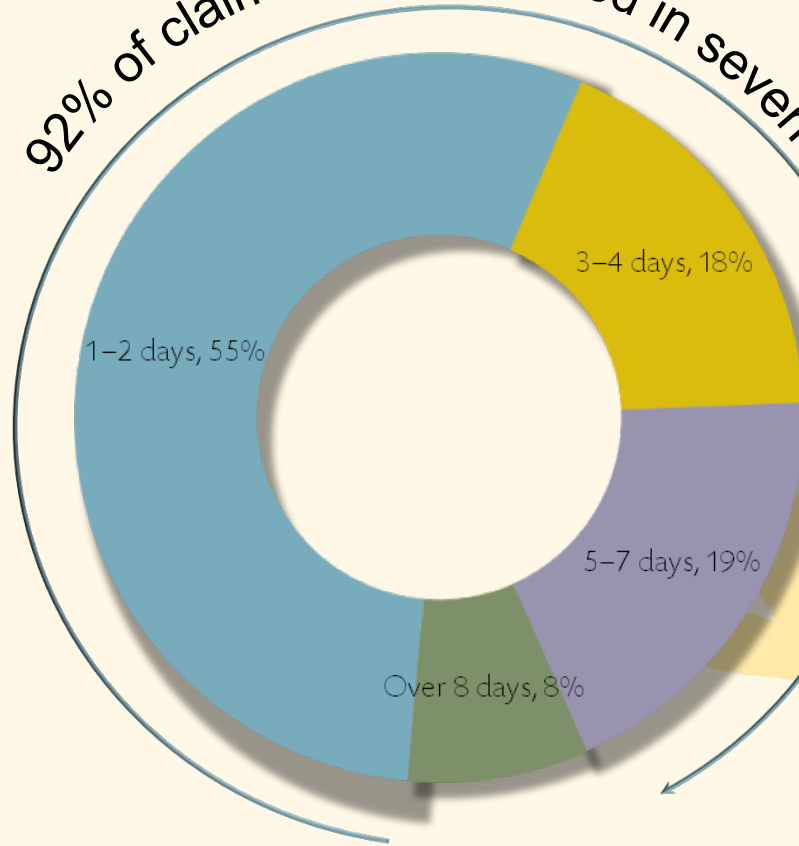
Weekly Rates Examples

Member	\$3.74
Member/Spouse	\$5.35
Member/Children	\$7.13
Member/Spouse/Children	\$8.74



Our Claim Philosophy

92% of claims are processed in seven days or less.



Q & A



Thanks!

