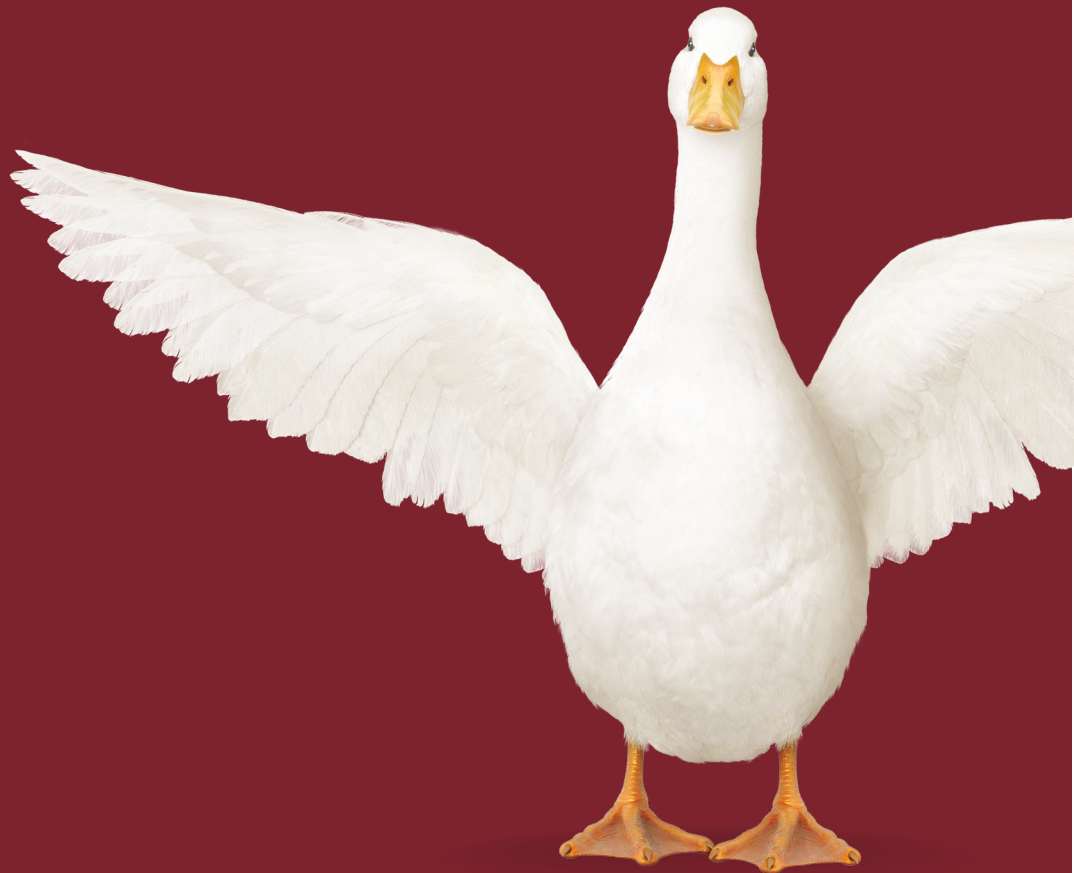


# Aflac Group Critical Illness

**INSURANCE – PLAN INCLUDES BENEFITS  
FOR CANCER AND HEALTH SCREENING**

We help take care of your  
expenses while you take  
care of yourself.



**Aflac**®

We've got you under our wing.®

# AFLAC GROUP CRITICAL ILLNESS INSURANCE

Policy Series C20000



## Aflac can help ease the financial stress of surviving a critical illness.

Chances are you may know someone who's been diagnosed with a critical illness. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that just aren't covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

### That's the benefit of an Aflac group Critical Illness plan.

It can help with the treatment costs of covered critical illnesses, such as cancer, a heart attack, or a stroke.

More importantly, the plan helps you focus on recuperation instead of the distraction and stress over out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.



### Understanding the facts can help you decide if the Aflac group Critical Illness plan makes sense for you.

#### FACT NO. 1

AN ESTIMATED **83.6** MILLION

AMERICAN ADULTS—GREATER THAN 1 IN 3—HAVE ONE OR MORE TYPES OF CARDIOVASCULAR DISEASE (CVD).<sup>1</sup>

#### FACT NO. 2

**\$108.9** BILLION

THE AMOUNT OF MONEY CORONARY HEART DISEASE COST THE UNITED STATES. THIS TOTAL INCLUDES THE COST OF HEALTH CARE SERVICES, MEDICATIONS AND LOST PRODUCTIVITY.<sup>2</sup>

<sup>1</sup> American Heart Association/American Stroke Association 2013 Statistical Fact Sheet

<sup>2</sup> Centers for Disease Control and Prevention Heart Disease Fact Sheet 2015

## Here's why the Aflac group Critical Illness plan may be right for you.

For almost 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac group Critical Illness plan is just another innovative way to help make sure you're well protected under our wing.

But it doesn't stop there. Having group Critical Illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

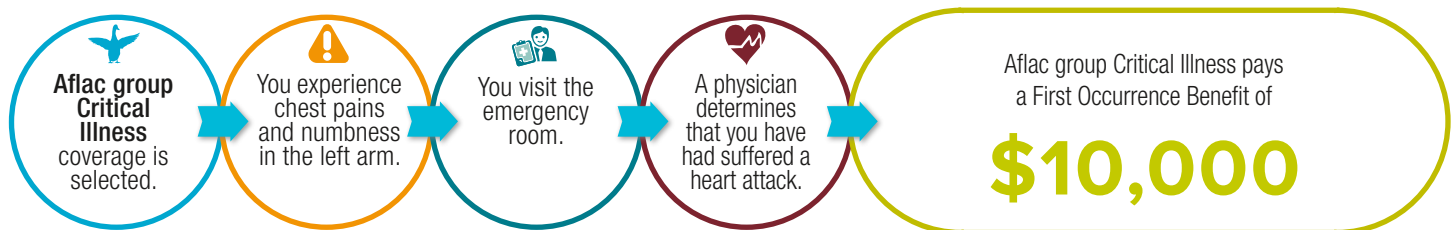
### The Aflac group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
  - Cancer
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Carcinoma In Situ
- Health Screening Benefit

### Features:

- Benefits are paid directly to you unless you choose otherwise.
- Coverage is available for you, your spouse, and dependent children.
- Coverage is portable (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about four days.

### How it works



Amount payable based on \$10,000 First Occurrence Benefit.

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

**For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit [aflacgroupinsurance.com](http://aflacgroupinsurance.com).**

## Benefits Overview

### COVERED CRITICAL ILLNESSES:

|  |      |
|--|------|
| <b>CANCER</b> (Internal or Invasive)   | 100% |
| <b>HEART ATTACK</b> (Myocardial Infarction)  | 100% |
| <b>STROKE</b> (Apoplexy, Cerebral Vascular Accident, Ischemic or Hemorrhagic)                  | 100% |
| <b>SUDDEN CARDIAC ARREST</b>   | 100% |
| <b>CARCINOMA IN SITU</b> (Payment of this benefit will reduce your benefit for cancer by 25%.) | 25%  |

#### FIRST OCCURRENCE BENEFIT

After the waiting period, a lump sum benefit is payable upon initial diagnosis of a covered critical illness. Employee benefit amounts are available from \$5,000 to \$50,000. Spouse coverage is also available in benefit amounts up to \$25,000, not to exceed one half of the employee's amount. If you are deemed ineligible due to a previous medical condition, you still retain the ability to purchase spouse coverage. We will pay benefits for a critical illness in the order the events occur. We will deduct any previously-paid partial benefits from the appropriate critical illness benefit.

#### SEPARATE DIAGNOSIS BENEFIT

We will pay benefits for each **different** critical illness after the first when the following conditions are met: the two dates of diagnosis must be separated by at least 6 months, or if the insured is treatment-free from cancer for at least 6 months, and the new critical illness is not caused by or contributed to by a critical illness for which benefits have been paid.

#### REOCCURRENCE BENEFIT

Once benefits have been paid for a critical illness, we will pay additional benefits for that **same** critical illness when the dates of diagnosis are separated by at least 12 months, or the insured has been treatment-free from cancer for at least 12 months and is currently treatment-free.

Cancer that has metastasized (spread), even though there is a new tumor, is not considered an additional occurrence unless the insured has been treatment-free for 12 months and is currently treatment-free.

#### CHILD COVERAGE AT NO ADDITIONAL COST

Each dependent child is covered at 50 percent of the primary insured's benefit amount at no additional charge.

#### HEALTH SCREENING BENEFIT

(Employee and Spouse only)

After the Waiting Period, we will pay \$50 for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year.

This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for the covered employee and spouse.

**This benefit is not paid for dependent children.**

The plan has limitations and exclusions that may affect benefits payable.

This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

**COVERED HEALTH SCREENING TESTS INCLUDE:**

- Stress test on a bicycle or treadmill
- Fasting blood glucose test, blood test for triglycerides or serum cholesterol test to determine level of HDL and LDL
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast Cancer)
- CA 125 (blood test for ovarian Cancer)
- CEA (blood test for colon Cancer)
- Chest x-ray

- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate Cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Thermograph

**SPECIFIED CRITICAL ILLNESS RIDER** (This benefit is paid based on your selected Critical Illness Benefit amount.)

|                                     |      |
|-------------------------------------|------|
| <b>BENIGN BRAIN TUMOR</b>           | 100% |
| <b>ADVANCED ALZHEIMER'S DISEASE</b> | 25%  |
| <b>ADVANCED PARKINSON'S DISEASE</b> | 25%  |

We will pay the specified critical illness benefit if the insured is diagnosed with one of the specified critical illnesses shown in the rider schedule if the date of diagnosis is after the waiting period, the date of diagnosis occurs while the rider is in force, and the specified critical illness is not excluded by name or specific description in the rider. We will not pay benefits under the rider if these conditions result from another specified critical illness.

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# CRITICAL ILLNESS INSURANCE

LIMITATIONS AND EXCLUSIONS,  
TERMS YOU NEED TO KNOW, AND NOTICES

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## NOTICES

You should have comprehensive health coverage before purchasing this type of coverage.

If this coverage will replace any existing individual policy, please be aware that it may be in your employees' best interest to maintain their individual guaranteed-renewable policy.

## LIMITATIONS AND EXCLUSIONS

The plan contains a 30-day waiting period. This means that we will not pay benefits to an insured who has been diagnosed or had a health screening test performed before his coverage has been in force 30 days from the effective date. If a critical illness is first diagnosed during the waiting period, we will only pay benefits for loss beginning after coverage has been in force for 12 months. Or, the insured may elect to void the certificate from the beginning and receive a full premium refund.

The applicable benefit amount will be paid if the date of diagnosis occurs after the waiting period; the date of diagnosis occurs while the insured's coverage is in force; and the cause of the illness is not excluded by name or specific description.

### EXCLUSIONS

We will not pay for loss due to any of the following:

- **Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become

injured

- **Suicide** – committing or attempting to commit suicide, while sane or insane
- **Illegal Acts** – participating or attempting to participate in an illegal activity, or working at an illegal job
- **Participation in Aggressive Conflict** of any kind, including:
  - War (declared or undeclared) or military conflicts
  - Insurrection or riot
  - Civil commotion or civil state of belligerence
- **Illegal substance abuse, which includes the following:**
  - Abuse of legally-obtained prescription medication
  - Illegal use of non-prescription drugs

### SPECIFIED CRITICAL ILLNESS RIDER EXCLUSIONS:

All limitations and exclusions that apply to the critical illness plan also apply to the rider unless amended by the rider. The waiting period applies from the date of the rider is effective.

## TERMS YOU NEED TO KNOW

**Cancer (internal or invasive)** is defined as an illness meeting **either** of the following definitions:

- A malignant tumor characterized by:
  - The uncontrolled growth and spread of malignant cells**and**
  - The invasion of distant tissue.
- A disease meeting the diagnosis criteria of malignancy, as established by the American Board of Pathology. The doctor must have studied the histocytologic architecture or pattern of the suspect tumor, tissue, or specimen.

Cancer includes leukemia and melanoma.

The following are **not** internal or invasive cancers:

- Pre-malignant tumors or polyps
- Carcinoma in Situ
- Any skin cancers (except melanomas)
- Basal cell carcinoma and squamous cell carcinoma of the skin
- Melanoma that is diagnosed as:
  - Clark's Level I or II or
  - Breslow less than .77mm

**Carcinoma in Situ** is non-invasive cancer that is in the natural or

normal place, confined to the site of origin without having invaded neighboring tissue.

**Cancer and/or Carcinoma in Situ** must be diagnosed in one of two ways:

1. **Pathological Diagnosis** is a diagnosis based on a microscopic study of fixed tissue or preparations from the hemic (blood) system. This diagnosis must be made by a certified pathologist whose malignancy diagnosis conforms to the American Board of Pathology standards.
2. **Clinical Diagnosis** is based only on the study of symptoms. The company will accept a clinical diagnosis only if:
  - A doctor cannot make a pathological diagnosis because it is medically inappropriate or life-threatening,
  - Medical evidence exists to support the diagnosis, and
  - A doctor is treating the insured for cancer or carcinoma in situ.

**Critical Illness** is a sickness or disease that first manifests while the insured's coverage is in force and after any applicable waiting period. Any loss due to critical illness must begin while the insured's coverage is in force. Critical illness includes only the following:

- Cancer
- Heart Attack due to coronary artery disease or acute coronary syndrome

- Stroke
  - Ischemic Stroke due to advanced arteriosclerosis of the arteries of the neck or brain
  - Hemorrhagic Stroke due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation
- Sudden Cardiac Arrest due to cardiac rhythm abnormalities or acute coronary syndrome

**Date of Diagnosis** is defined for each critical illness as follows:

- **Cancer and/or Carcinoma in Situ:** The day tissue specimens, blood samples, or titer(s) are taken (diagnosis of cancer and/or carcinoma in situ is based on such specimens). This includes the recurrence of a previously diagnosed cancer as long as the insured:
  - Is free from any signs or symptoms for a consecutive 12-month period before the date of diagnosis (for the reoccurrence),
  - Is currently treatment-free from that cancer, and
  - Has been treatment-free from that cancer for 12 consecutive months.
- **Heart Attack:** The date the infarction (death) of a portion of the heart muscle occurs. This is based on the criteria listed under the heart attack definition.
- **Ischemic or Hemorrhagic Stroke:** The date the stroke occurs (based on documented neurological deficits and neuroimaging studies).
- **Sudden Cardiac Arrest:** The date the pumping action of the heart fails (based on the Sudden Cardiac Arrest definition).

**Dependent** means the spouse of an employee or the dependent child of an employee.

**Dependent Children** are an employee's or an employee's spouse's natural children, step-children, legally adopted children, or children placed for adoption who are younger than age 26.

**Children Placed for Adoption** are children for whom the employee has entered a decree of adoption or for whom the employee has instituted adoption proceedings. A decree of adoption must be entered within one year from the date proceedings were initiated, unless extended by order of the court. The employee must continue to have custody pursuant to the decree of the court.

There is an exception to the age-26 limit listed above. This limit will not apply to any child who is incapable of self-sustaining employment due to mental or physical handicap and is dependent on a parent for support. The employee or the employee's spouse must furnish proof of this incapacity and dependency to the company within 31 days following the child's 26th birthday.

If Dependent Child coverage is not already in force, newborn children are automatically covered from the moment of birth for 30 days. Newly adopted children are also automatically covered from the date of placement for adoption or final decree of adoption, whichever

occurs first, for 30 days. To extend coverage beyond 30 days, the Insured must contact the Company within the 30-day time period following the child's birth or adoption. If Dependent Child coverage is already in force, no notice is required.

**Diagnosis (also Diagnosed)** refers to the definitive and certain identification of an illness that:

- Is made by a doctor and
- Is based on clinical or laboratory investigations, as supported by the insured's medical records.

The illness **must** meet the requirements outlined in this plan for the particular critical illness being diagnosed.

Diagnosis must be made and treatment must be received in the United States.

**Doctor** is defined as a person who is:

- Legally qualified to practice medicine,
- Licensed as a doctor by the state where treatment is received, **and**
- Licensed to treat the type of condition for which a claim is made.

A Doctor does not include the insured or the insured's family member.

**Employee** is a person who meets eligibility requirements under **Section I – Eligibility** of the certificate, and who is covered under this plan. The employee is the primary insured under this plan.

**Family Member** includes the employee's **spouse** (who is defined as an employee's legal wife or husband) as well as the following members of the insured's immediate family:

- son
- mother
- sister
- daughter
- father
- brother

This includes step-family members and family-members-in-law.

**Heart Attack (Myocardial Infarction)** is the death of a portion of the heart muscle (myocardium) caused by a blockage of one or more coronary arteries.

Heart Attack does **not** include:

- Any other disease or injury involving the cardiovascular system.
- Cardiac Arrest not caused by a myocardial infarction.

Diagnosis of a heart attack must include **all** of the following:

- New and serial electrocardiographic (EKG) findings consistent with myocardial infarction;
- Elevation of cardiac enzymes above generally accepted laboratory levels of normal (in the case of creatine phosphokinase {CPK}, a CPK-MB measurement must be used); **and**
- Confirmatory imaging studies, such as thallium scans, MUGA scans, or stress echocardiograms.



**Maintenance Drug Therapy** is a course of systemic medication given to a patient after a cancer goes into full remission because of primary treatment. Maintenance drug therapy includes ongoing hormonal therapy, immunotherapy, or chemo-prevention therapy. Maintenance drug therapy is meant to decrease the risk of cancer recurrence; it is not meant to treat or suppress a cancer that is still present.

**Pathologist** is a doctor who is licensed:

- To practice medicine **and**
- By the American Board of Pathology to practice pathologic anatomy.

A pathologist also includes an osteopathic pathologist who is certified by the Osteopathic Board of Pathology. Pathologist does not include the insured or a family member.

**Signs and/or Symptoms** are the evidence of disease or physical disturbance observed by a doctor or other medical professional. The doctor (or other medical professional) must observe these signs while acting within the scope of his license.

**Stroke** means the death of a portion of the brain producing neurological sequelae, including infarction of brain tissue, hemorrhage, and embolization from an extra-cranial source. There must be evidence of permanent neurological deficit.

Stroke must be either:

- Ischemic Stroke due to advanced arteriosclerosis of the arteries of the neck or brain, or
- Hemorrhagic Stroke due to uncontrolled high blood pressure, malignant hypertension, brain aneurysm, or arteriovenous malformation.

Stroke does **not** include:

- Transient ischemic attacks (TIAs).
- Head injury.
- Chronic cerebrovascular insufficiency.
- Reversible ischemic neurological deficits.

Stroke will be covered **only** if the insured submits evidence of the permanent neurological damage by providing:

- Computed Axial Tomography (CAT scan) images **or**
- Magnetic Resonance Imaging (MRI).

**Sudden Cardiac Arrest** is the sudden, unexpected loss of heart function in which the heart, abruptly and without warning, stops working as a result of an internal electrical system heart malfunction, due to cardiac rhythm abnormalities or acute coronary syndrome. For the purposes of this plan, a death is a sudden cardiac arrest when the sole cause of death (as shown on the death certificate) is one of the following that is the result of cardiac rhythm abnormalities or acute coronary syndrome:

- Cardiovascular collapse
- Sudden Cardiac Arrest
- Cardiac arrest
- Sudden cardiac death

Sudden Cardiac Arrest is not a heart attack.

**Successor Insured** means that if an employee dies while covered under a certificate, then his surviving spouse becomes the primary insured if that spouse is also insured under this plan. If the certificate does not cover a surviving spouse, the certificate will terminate on the next premium due date.

**Total Disability or Totally Disabled** means the insured is:

- Unable to work (defined later in this section),
- Not working at any job for pay or benefits, and
- Under the care of a doctor for the treatment of a covered critical illness.

**Treatment or Medical Treatment** is the consultation, care, or services provided by a doctor. This includes receiving any diagnostic measures and taking prescribed drugs and medicines.

**Treatment-Free From Cancer** refers to the period of time without the consultation, care, or services provided by a doctor. This includes receiving diagnostic measures and taking prescribed drugs and medicines. Treatment does not include maintenance drug therapy or routine follow-up visits to verify whether cancer or carcinoma in situ has returned.

**Unable to Work** means either:

- During the first 365 days of total disability, the insured is unable to work at the occupation he was performing when his total disability began; **or**
- After the first 365 days of total disability, the insured is unable to work at any gainful occupation for which he is suited by education, training, or experience.

**Waiting Period** is the number of days after the effective date before we will pay benefits for a critical illness. We will not pay benefits for a critical illness whose date of diagnosis begins during the waiting period.

**Activities of Daily Living (ADLs)** are activities used in measuring levels of personal functioning capacity. These activities are normally performed without assistance, allowing personal independence in everyday living.

For the purposes of this policy, ADLs include the following:

- **Maintaining continence** – controlling urination and bowel movements, including the ability to use ostomy supplies or other devices (such as catheters).
- **Transferring** – moving between a bed and a chair or a bed and a wheelchair.
- **Dressing** – putting on and taking off all necessary items of clothing.
- **Toileting** – getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene.
- **Eating** – performing all major tasks of getting food into the body.
- **Bathing** – washing oneself by sponge bath or in either a tub or

shower, including getting into or out of the tub or shower.

**Date of Diagnosis** is defined for each specified critical illness as follows:

- **Advanced Alzheimer's Disease:** The date a doctor diagnoses you as incapacitated due to Alzheimer's disease.
- **Advanced Parkinson's Disease:** The date a doctor diagnoses you as incapacitated due to Parkinson's disease.
- **Benign Brain Tumor:** The date a doctor determines a benign brain tumor is present based on examination of tissue (biopsy or surgical excision) or specific neuroradiological examination.

**Specified Critical Illness** is one of the illnesses defined below and shown in the rider schedule:

**Advanced Alzheimer's Disease** means Alzheimer's Disease that causes the insured to be incapacitated. Alzheimer's Disease is a progressive degenerative disease of the brain that is diagnosed by a psychiatrist or neurologist as Alzheimer's Disease. To be incapacitated due to Alzheimer's Disease, the insured must:

- Exhibit the loss of intellectual capacity involving impairment of memory and judgment, resulting in a significant reduction in mental and social functioning, **and**
- Require substantial physical assistance from another adult to perform **at least three** ADLs.

**Advanced Parkinson's Disease** means Parkinson's Disease that causes the insured to be incapacitated. Parkinson's Disease is a brain disorder that is diagnosed by a psychiatrist or neurologist as Parkinson's Disease. To be incapacitated due to Parkinson's Disease, the insured must:

- Exhibit at least two of the following clinical manifestations:
  - Muscle rigidity
  - Tremor
  - Bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses), and
- Require substantial physical assistance from another adult to perform at least three ADLs.

**Benign Brain Tumor** is a mass or growth of abnormal, noncancerous cells in the brain. The tumor is composed of similar cells that do not follow normal cell division and growth patterns and develop into a mass of cells that microscopically do not have the characteristic appearance of a cancer.

**Covered Accident** means an unforeseen and unexpected traumatic event resulting in bodily injury. An event meets the qualifications of covered accident if it:

- Occurs on or after the plan's effective date,
- Occurs while coverage is in force, and
- Is not specifically excluded.

#### **TERMINATION OF AN EMPLOYEE'S INSURANCE**

Your insurance will terminate on whichever occurs first: the date the

Company terminates the Plan; the 31st day after the premium due date, if the premium has not been paid; the date you no longer meet the Plan's definition of an Employee; the date you no longer belong to an eligible class.

Insurance for a covered Spouse or Dependent Child will terminate on the earliest of any of the bullet points listed above, or: the premium due date following the date the covered Spouse or Dependent Child no longer qualifies as a Dependent; the premium due date following the date we receive your written request to terminate coverage for your Spouse or all Dependent Children.

If your coverage terminates, we will provide coverage for claims arising from Critical Illnesses that were first Diagnosed while your coverage was in force.

#### **PORTABILITY**

When coverage is effective, and would otherwise terminate because an employee ends employment with the employer, the employee may continue his coverage under the plan. The employee may continue the coverage that he had on the date his employment ended, including any in-force spouse or dependent child coverage. The employee will be allowed to continue the coverage until the earlier of the date the employee fails to pay the required premium or the date the group master policy is terminated. Coverage may not be continued if the employee fails to pay any required premium or the group master policy terminates. If an employee qualifies for the portability privilege, then we will apply the same benefits, plan provisions, and premium rate as shown in his previously issued certificate. Employees must contact us in writing within 31 day of leaving employment.

**Continental American Insurance Company is not aware of whether you receive benefits from Medicare, Medicaid, or a state variation. If you or a dependent are subject to Medicare, Medicaid, or a state variation, any and all benefits under the plan could be assigned. This means that you may not receive any of the benefits outlined in the plan. Please check the coverage in all health insurance plans you already have or may have before you purchase the insurance outlined in this summary to verify the absence of any assignments or liens.**

**Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.**

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

This brochure is subject to the terms, conditions, and limitations of Policy Series C20000.

