

Aflac Plus Rider

OPTIONAL SUPPLEMENTAL LUMP SUM SPECIFIED DISEASE
CRITICAL ILLNESS BENEFIT RIDER

We've been dedicated to helping
provide peace of mind and financial
security for over 60 years.



AflacPlusSM 

AFLAC PLUS RIDER

OPTIONAL SUPPLEMENTAL LUMP SUM SPECIFIED DISEASE CRITICAL ILLNESS BENEFIT RIDER

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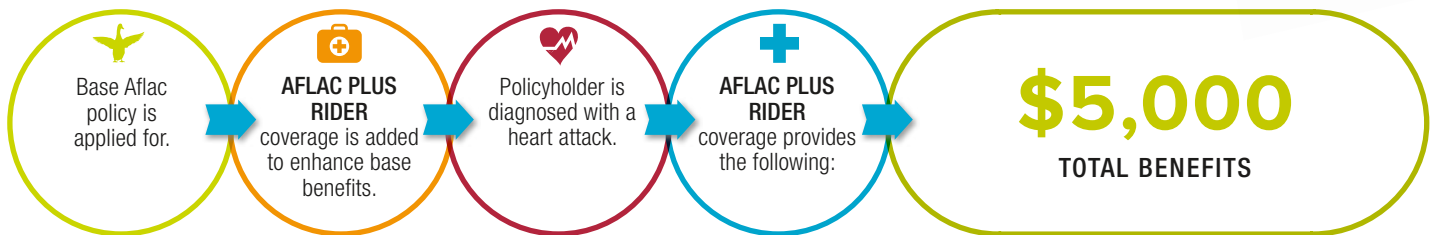
Boost Your Protection with the Aflac Plus Rider

Like many people, you probably have insurance to cover auto accidents, fires, burglaries, and standard hospital bills. But what would happen to your family's finances if you experienced a catastrophic event, such as a heart attack, stroke, advanced Alzheimer's disease, or advanced Parkinson's disease—an event that knocked you off your feet or even changed your life forever?

With deductibles, copayments, and out-of-pocket maximums on your major medical insurance increasing, how are you going to pay your bills if you experience a life-changing event? The Aflac Plus Rider can help. This rider can be attached to select policies, further boosting your benefits. The Aflac Plus Rider pays a specific benefit amount when you are diagnosed with a covered event. You can use the cash to help pay out-of-pocket expenses, such as utility bills, car payments, and mortgage or rent payments. **For a list of policies the Aflac Plus Rider can be added to, please contact your Aflac insurance agent/producer.**



How it works



The above example is based on a scenario for Aflac Supplemental Lump Sum Specified Disease Critical Illness Benefit Rider that includes the following benefit conditions: Heart Attack (Tier One Critical Illness Event Benefit) of \$5,000. The Tier One Critical Illness Event Benefit pays \$5,000 for a covered tier one critical illness event.

The facts:

FACT NO. 1

ABOUT EVERY **34** SECONDS

AN AMERICAN SUFFERS A HEART ATTACK.¹

FACT NO. 2

ABOUT EVERY **40** SECONDS

SOMEONE IN THE UNITED STATES HAS A STROKE.¹

¹Heart Disease and Stroke Statistics, 2016 Update, American Heart Association.

The rider has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy and rider for benefit details, definitions, limitations, and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

Boost your protection and help lower out-of-pocket costs with the Aflac Plus Rider

Aflac Plus Rider Benefit Overview

BENEFIT NAME	BENEFIT AMOUNT										
<p>TIER ONE CRITICAL ILLNESS EVENT BENEFIT</p>	<p>\$5,000 upon a covered person's onset date of one of the following:</p> <ol style="list-style-type: none"> 1. Heart Attack 2. Stroke 3. Coma 4. Paralysis 5. Type 1 Diabetes 6. Traumatic Brain Injury 7. Advanced Alzheimer's Disease 8. Advanced Parkinson's Disease 9. Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease) 10. Sustained Multiple Sclerosis 11. Permanent Loss of Sight 12. Permanent Loss of Hearing 13. Permanent Loss of Speech 14. Sudden Cardiac Arrest <p>This benefit is limited to one time, per covered person, per lifetime.</p> <p>After the amount shown above has been paid for a covered person's Tier One Critical Illness Event, Aflac will pay \$2,500 upon that covered person's subsequent onset date of any one of the above critical illness events. This benefit is payable once per covered person, per calendar year. This benefit has no lifetime maximum.</p>										
<p>TIER TWO CRITICAL ILLNESS EVENT BENEFIT</p>	<p>\$1,250 upon a covered person's onset date of one of the following:</p> <table border="0"> <tr> <td>1. Encephalitis</td> <td>6. Necrotizing Fasciitis</td> </tr> <tr> <td>2. Bacterial Meningitis</td> <td>7. Osteomyelitis</td> </tr> <tr> <td>3. Lyme Disease</td> <td>8. Systemic Lupus</td> </tr> <tr> <td>4. Sickle Cell Anemia</td> <td>9. Cystic Fibrosis</td> </tr> <tr> <td>5. Cerebral Palsy</td> <td></td> </tr> </table>	1. Encephalitis	6. Necrotizing Fasciitis	2. Bacterial Meningitis	7. Osteomyelitis	3. Lyme Disease	8. Systemic Lupus	4. Sickle Cell Anemia	9. Cystic Fibrosis	5. Cerebral Palsy	
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5. Cerebral Palsy											
<p>CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT</p>	<p>\$1,250 when a covered person undergoes Coronary Artery Bypass Graft Surgery.</p> <p>This benefit is payable once per covered person, per lifetime.</p>										

REFER TO THE FOLLOWING OUTLINE OF COVERAGE FOR BENEFIT DETAILS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS.

American Family Life Assurance Company of Columbus
(herein referred to as Aflac)
Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999
Toll-Free 1.800.99.AFLAC (1.800.992.3522)

The rider described in this Outline of Coverage provides supplemental coverage
and will be issued only to supplement insurance already in force.

SUPPLEMENTAL INSURANCE POLICY
LIMITED BENEFIT, SUPPLEMENTAL LUMP SUM SPECIFIED DISEASE, CRITICAL ILLNESS
Outline of Coverage for Rider Form CIRIDERPA

THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.

If you are eligible for Medicare, review the “Guide to Health Insurance for People With Medicare” furnished by Aflac.

(1) Read Your Contract Carefully: This Outline of Coverage provides a very brief description of some of the important features of your rider. This is not the insurance contract and only the actual contract provisions will control. The contract itself sets forth, in detail, the rights and obligations of both you and Aflac. It is, therefore, important that you READ YOUR CONTRACT CAREFULLY.

(2) Supplemental Specified Disease, Critical Illness Insurance Policy: is designed to provide, to persons insured, limited or supplemental coverage. The rider is designed to supplement your existing accident and sickness coverage only when certain losses occur as a result of Critical Illness Events or other conditions as specified. Tier One Critical Illness Events are: Heart Attack, Stroke, Coma, Paralysis, Type 1 Diabetes, Traumatic Brain Injury; Advanced Alzheimer’s Disease; Advanced Parkinson’s Disease; Amyotrophic Lateral Sclerosis; Sustained Multiple Sclerosis; Permanent Loss of Sight, Hearing, or Speech; or Sudden Cardiac Arrest. Tier Two Critical Illness Events are: Encephalitis, Bacterial Meningitis, Lyme Disease, Sickle Cell Anemia, Cerebral Palsy, Necrotizing Fasciitis, Osteomyelitis, Systemic Lupus, or Cystic Fibrosis. Coverage is provided for the benefits outlined in **(3) Benefits**. The benefits described in **(3) Benefits** may be limited by **(4) Exceptions, Reductions, and Limitations of the Rider**.

(3) Benefits: While coverage is in force, we will pay the following benefits, as applicable, subject to the Pre-existing Conditions Limitation and Limitations and Exclusions, as well as all other policy provisions, unless modified herein.

Benefits will not be payable for Advanced Alzheimer’s Disease when Alzheimer’s disease was diagnosed prior to the Effective Date of coverage, Advanced Parkinson’s Disease when Parkinson’s disease was diagnosed prior to the Effective Date of coverage, or Sustained Multiple Sclerosis when multiple sclerosis was diagnosed prior to the Effective Date of coverage.

Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

A. TIER ONE CRITICAL ILLNESS EVENT BENEFIT: Aflac will pay \$5,000 upon a Covered Person’s Onset Date of one of the following Tier One Critical Illness Events:

1. Heart Attack
2. Stroke
3. Coma
4. Paralysis
5. Type 1 Diabetes
6. Traumatic Brain Injury
7. Advanced Alzheimer’s Disease
8. Advanced Parkinson’s Disease
9. Amyotrophic Lateral Sclerosis
10. Sustained Multiple Sclerosis
11. Permanent Loss of Sight
12. Permanent Loss of Hearing
13. Permanent Loss of Speech
14. Sudden Cardiac Arrest

Payment of the amount shown above for the Tier One Critical Illness Event Benefit is limited to one time, per Covered Person, per lifetime.

After the amount shown above for the Tier One Critical Illness Event Benefit has been paid for a Covered Person’s Tier One Critical Illness Event, Aflac will pay \$2,500 upon that Covered Person’s subsequent Onset Date of any one of the above Critical Illness Events. **This benefit is payable once per Covered Person, per Calendar Year.** This benefit has no lifetime maximum.

B. TIER TWO CRITICAL ILLNESS EVENT BENEFIT: Aflac will pay \$1,250 upon a Covered Person’s Onset Date of one of the following Tier Two Critical Illness Events:

1. Encephalitis
2. Bacterial Meningitis
3. Lyme Disease
4. Sickle Cell Anemia
5. Cerebral Palsy
6. Necrotizing Fasciitis
7. Osteomyelitis
8. Systemic Lupus
9. Cystic Fibrosis

C. CORONARY ARTERY BYPASS GRAFT SURGERY

BENEFIT: Aflac will pay \$1,250 when a Covered Person undergoes Coronary Artery Bypass Graft Surgery.

This benefit is payable once per Covered Person, per lifetime.

(4) Exceptions, Reductions, and Limitations of the Rider (This is not a daily hospital expense plan.):

A. Aflac will not pay benefits for any loss that is caused by a Pre-existing Condition, unless the Onset Date is more than 30 days after the Effective Date of coverage or, if the Onset Date is within 30 days after the Effective Date of coverage, at your option, you may elect to void the rider from its beginning and receive a full refund of premium, less any benefits paid. Benefits are payable for only one covered loss at a time per Covered Person. Aflac will not pay benefits for any condition when diagnosis occurred prior to the Effective Date of coverage.

B. Aflac will not pay benefits for any loss that is diagnosed or treated outside the territorial limits of the United States or its possessions.

C. For any benefit to be payable, the Onset Date of the loss must occur on or after the Effective Date of coverage and while coverage is in force.

D. The rider does not cover loss caused by or resulting from:

1. Being under the influence of any narcotic (unless administered on the advice of a Physician) or while intoxicated ("intoxicated" means that condition as defined by the law of the jurisdiction in which the accident occurred);

2. Committing, or attempting to commit, an illegal activity that is defined as a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place), or engaging in any illegal occupation;
3. Intentionally self-inflicting a bodily injury or committing suicide;
4. Enemy action or act of war, whether declared or undeclared; or
5. Actively serving as a member in any of the armed forces of any nation or units auxiliary thereto, including the National Guard or Reserve.

PRE-EXISTING CONDITIONS LIMITATION

A "Pre-existing Condition" is any illness, disease, infection, or disorder for which, within the 12-month period before the Effective Date of coverage, medical advice, or treatment was recommended or received from a Physician. Benefits for a loss that is caused by a Pre-existing Condition will not be covered unless the Onset Date is more than 30 days after the Effective Date of coverage or, if the Onset Date is within 30 days after the Effective Date of coverage, at your option, you may elect to void the rider from its beginning and receive a full refund of premium, less any benefits paid.

- (5) Renewability:** The rider is guaranteed-renewable for your lifetime by the timely payment of premiums at the rate in effect at the beginning of each term, subject to the Time Limit on Certain Defenses provision. Premium rates may change only if changed on all riders of the same form number and class in force in your state.

RETAIN FOR YOUR RECORDS.

**THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.
CONSULT THE CONTRACT ITSELF TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.**

TERMS YOU NEED TO KNOW

ADVANCED ALZHEIMER'S DISEASE: Alzheimer's disease that causes a person to be incapacitated. Alzheimer's disease is a progressive degenerative brain disease that is diagnosed by a psychiatrist or neurologist as Alzheimer's disease. To be incapacitated due to Alzheimer's disease, a covered person must:

1. Exhibit the loss of intellectual capacity involving impairment of memory and judgment, resulting in a significant reduction in mental and social functioning, **and**
2. Meet the five criteria listed in Stage 6 of the FAST scale, as certified by a physician.

ADVANCED PARKINSON'S DISEASE: Parkinson's disease that causes a person to be incapacitated. Parkinson's disease is a chronic progressive neurological disease that is diagnosed by a psychiatrist or neurologist as Parkinson's disease. To be incapacitated due to Parkinson's disease, a covered person must:

1. Exhibit two or more of the following clinical manifestations:
 - Muscle rigidity
 - Tremor
 - Bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses), **and**
2. Be assessed at Stage 4, as certified by a physician, on the Hoehn and Yahr Scale.

AMYOTROPHIC LATERAL SCLEROSIS (ALS or Lou Gehrig's disease):

a chronic, progressive neurological disease resulting in permanent clinical impairment of motor function and is definitively diagnosed by a neurologist as amyotrophic lateral sclerosis.

BACTERIAL MENINGITIS: inflammation of the thin, membranous covering (meninges) of the brain and the spinal cord caused by a bacterial infection and characterized by fever, vomiting, intense headache, and stiff neck.

CEREBRAL PALSY: a disability resulting from damage to the brain before, during, or shortly after birth and outwardly manifested by muscular incoordination and speech disturbances.

COMA: a continuous state of profound unconsciousness diagnosed or treated on or after the effective date of coverage, lasting for a period of seven or more consecutive days and characterized by the absence of: (1) spontaneous eye movements, (2) response to painful stimuli, and (3) vocalization. The condition must require intubation for respiratory assistance. The term coma does not include any medically induced coma.

CORONARY ARTERY BYPASS GRAFT SURGERY: open-heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, but excluding procedures such as but not limited to coronary angioplasty, valve replacement surgery, stent placement, laser relief, or other surgical or nonsurgical procedures.

COVERED PERSON: any person insured under the policy to which the rider is attached.

CYSTIC FIBROSIS: a hereditary disorder affecting the exocrine glands which causes the production of abnormally thick mucus, leading to the blockage of the pancreatic ducts, intestines, and bronchi and often resulting in respiratory infection.

EFFECTIVE DATE: the effective date of the rider is as stated in the Policy Schedule.

ENCEPHALITIS: an inflammation of the brain, usually caused by a direct viral infection or a hyper-sensitivity reaction to a virus or foreign protein.

FUNCTIONAL ASSESSMENT STAGING (FAST) SCALE: a seven-stage system used to describe the progression of Alzheimer's disease.

The seven stages are:

Stage 1: No difficulties, either subjectively or objectively.

Stage 2: Complains of forgetting location of objects; subjective word finding difficulties.

Stage 3: Decreased job function evident to co-workers; difficulty in traveling to new locations; decreased organizational capacity.

Stage 4: Decreased ability to perform complex tasks (e.g., planning dinner for guests), handling personal finances (forgetting to pay bills), difficulty marketing, etc.

Stage 5: Requires assistance in choosing proper clothing to wear for day, season, or occasion.

Stage 6: a. Difficulty putting clothing on properly without assistance.

b. Unable to bathe properly; e.g., difficulty adjusting bath water temperature) occasionally or more frequently over the past weeks.

c. Inability to handle mechanics of toileting (e.g., forgets to flush the toilet, does not wipe properly or properly dispose of toilet tissue) occasionally or more frequently over the past weeks.

d. Urinary incontinence, occasional or more frequent.

e. Fecal Incontinence, (occasional or more frequently over the past week).

Stage 7: a. Ability to speak limited to approximately a half dozen different words or fewer, in the course of an average day or in the course of an intensive interview.

b. Speech ability limited to the use of a single intelligible word in an average day

c. Ambulatory ability lost (cannot walk without personal assistance).

d. Ability to sit up without assistance lost (e.g., the individual will fall over if there are no lateral rests [arms] on the chair).

e. Loss of the ability to smile.

HEART ATTACK: a myocardial infarction. The attack must be positively diagnosed by a physician and must be evidenced by electrocardiographic findings or clinical findings together with blood enzyme findings. The definition of heart attack shall not be construed to mean congestive heart failure, atherosclerotic heart disease, angina, coronary artery disease, cardiac arrest, or any other dysfunction of the cardiovascular system.

HOEHN AND YAHR SCALE: a widely used clinical rating scale, which defines broad categories of motor function in Parkinson's disease in five stages.

The five stages are:

Stage 1: Symptoms are mild and on one side of the body only, usually with minimal or no functional disability;

Stage 2: Symptoms on both sides of the body without impairment of balance;

Stage 3: Mild to moderate disability with significant slowing of body movements; physically independent;

Stage 4: Severe symptoms; no longer able to live alone, but still able to walk or stand unassisted;

Stage 5: Confinement to bed or wheelchair unless aided.

LYME DISEASE: an inflammatory disease caused by bacteria that are transmitted by ticks that is characterized initially by a rash, headache, fever, and chills, and later by possible arthritis and neurological and cardiac disorders.

NECROTIZING FASCIITIS: a severe bacterial infection of the fascia, the soft tissues that line and separate muscles, that causes extensive tissue death.

ONSET DATE: is as follows for each covered condition:

- Heart Attack: the date of occurrence of a heart attack as defined in the rider.
- Stroke: the date of occurrence of a stroke as defined in the rider.
- Coma: the date a physician confirms a coma as defined in the rider.
- Paralysis: the date a physician establishes the diagnosis of paralysis (as defined in the rider) on clinical or laboratory findings as supported by medical records.
- Type 1 Diabetes: the date a physician initially establishes the diagnosis of type 1 diabetes on clinical or laboratory findings as supported by medical records.
- Traumatic Brain Injury: the date of occurrence of a traumatic brain injury as defined in the rider.
- Advanced Alzheimer's Disease: the date a physician initially certifies that a covered person is incapacitated due to Alzheimer's disease as defined in the rider.
- Advanced Parkinson's Disease: the date a physician initially certifies that a covered person is incapacitated due to Parkinson's disease as defined in the rider.
- Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease): the date of diagnosis of amyotrophic lateral sclerosis as defined in the rider.
- Sustained Multiple Sclerosis: the date of diagnosis of sustained multiple sclerosis (as defined in the rider) by a physician.
- Permanent Loss of Sight, Hearing, or Speech: the date that permanent loss of sight, hearing, or speech (as defined in the rider) is initially diagnosed by a physician.
- Sudden Cardiac Arrest: the date of occurrence of sudden cardiac arrest as defined in the rider.
- Encephalitis, Bacterial Meningitis, Lyme Disease, Necrotizing Fasciitis, and Osteomyelitis: the date of diagnosis by a physician.
- Sickle Cell Anemia and Cerebral Palsy: the date of initial diagnosis by a physician.
- Coronary Artery Bypass Graft Surgery: the date of surgery.
- Systemic Lupus: the date of initial diagnosis by a physician.
- Cystic Fibrosis: the date of initial diagnosis by a physician.

OSTEOMYELITIS: inflammation of the bone due to infection.

PARALYSIS: complete and total loss of use of two or more limbs (paraplegia, quadriplegia, or hemiplegia) for a continuous period of at least 30 days as the result of a spinal cord injury that occurred on or after the effective date of coverage. The paralysis must be confirmed by the attending physician.

PERMANENT LOSS OF SIGHT, HEARING, or SPEECH:

- Loss of Sight: the restriction of visual field to 20 degrees or less in both eyes, or the reduction of sight in the better eye to a corrected visual acuity of less than 6/60 (Metric Acuity) or 20/200 (Snellen or E-chart Acuity), and diagnosed by a physician.

- Loss of Hearing: the total, irreversible, and uncorrectable loss of all hearing in both ears and diagnosed by a physician.
- Loss of Speech: the permanent, total, and irreversible loss of the ability to speak, including loss of speech due to surgery or medical treatment for an illness, and diagnosed by a physician.

SICKLE CELL ANEMIA: a chronic hereditary blood disease marked by sickle-shaped red blood cells and characterized by episodic pain in the joints, fever, leg ulcers, and jaundice.

STROKE: apoplexy due to rupture or acute occlusion of a cerebral artery. The apoplexy must cause complete or partial loss of function involving the motion or sensation of a part of the body and must last more than 24 hours. The stroke must be positively diagnosed by a physician based upon documented neurological deficits and confirmatory neuroimaging studies. Stroke does not mean head injury, transient ischemic attack (TIA), cerebrovascular insufficiency, or lacunar infarction (LACI).

SUDDEN CARDIAC ARREST: sudden, unexpected loss of heart function in which the heart abruptly and without warning stops working as a result of an internal electrical system malfunction of the heart. Any death where the sole cause of death shown on the death certificate is cardiovascular collapse, sudden cardiac arrest, cardiac arrest, or sudden cardiac death shall be deemed to be sudden cardiac arrest for purposes of the rider.

SUSTAINED MULTIPLE SCLEROSIS: a chronic degenerative disease of the central nervous system in which gradual destruction of myelin occurs in the brain or spinal cord or both, interfering with the nerve pathways, with muscular weakness, loss of coordination, or speech and visual disturbances present for a continuous period of at least 90 days.

SYSTEMIC LUPUS: a chronic inflammatory multisystem disease that occurs when the body's immune system attacks its own tissues and organs.

TIER ONE CRITICAL ILLNESS EVENT: Heart Attack; Stroke; Coma; Paralysis; Type 1 Diabetes; Traumatic Brain Injury; Advanced Alzheimer's Disease; Advanced Parkinson's Disease; Amyotrophic Lateral Sclerosis; Sustained Multiple Sclerosis; Permanent Loss of Sight, Hearing, or Speech; or Sudden Cardiac Arrest.

TIER TWO CRITICAL ILLNESS EVENT: Encephalitis, Bacterial Meningitis, Lyme Disease, Sickle Cell Anemia, Cerebral Palsy, Necrotizing Fasciitis, Osteomyelitis, Systemic Lupus, or Cystic Fibrosis.

TRAUMATIC BRAIN INJURY: a nondegenerative, noncongenital injury to the brain from an external nonbiological force, requiring hospital confinement for 48 hours or more and resulting in a permanent neurological deficit with significant loss of muscle function and persistent clinical symptoms. Traumatic brain injury must be positively diagnosed by a physician based upon documented neurological deficits and confirmatory neuroimaging studies and occur on or after the effective date of coverage and while coverage is in force.

TYPE 1 DIABETES: a form of diabetes mellitus causing total insulin deficiency of a covered person along with continuous dependence on exogenous insulin in order to maintain life. A diagnosis of type 1 diabetes must be made by a physician who specializes in diabetes.

TERMINATION: the rider will terminate upon the earlier of the termination of the policy to which it is attached or the failure to pay the premiums for the rider.



aflac.com || 1.800.99.AFLAC (1.800.992.3522)

Underwritten by:
American Family Life Assurance Company of Columbus
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