

# AFLAC GROUP CRITICAL ILLNESS ADVANTAGE INSURANCE

## When employees recover, help make sure their finances do, too.

A critical illness doesn't just take a toll on an employee's health; it can have an impact on their finances as well. But with **Aflac Group Critical Illness Advantage Insurance**, you can help protect your employees' financial stability — at no direct cost to you.

### *Critical Illness protection designed with their business in mind.*

Aflac understands that you want to help protect your employees, attract and retain talent, and keep an eye on the bottom line. By offering Group Critical Illness Insurance, you can do it all by delivering powerful protection from a name businesses have trusted for 60 years. **Aflac Group Critical Illness Advantage** pays a lump sum cash benefit to help cover the costs of a covered critical illness, such as heart attack or stroke.

## Deliver standout protection. Differentiate your business.

With Aflac Group Critical Illness Advantage, you can help make sure that if an employee's health takes a turn for the worse, their financial health doesn't.

### Face Amounts:

- Employee: up to \$20,000
- Spouse: up to \$10,000
- In order to apply for spouse coverage, the employee must also apply
- Dependent Children: 50% of primary insured benefit at no additional charge

### Features Include:

- Guaranteed-issue based on participation requirements
- Spouse coverage will be issued even if employee is declined
- No benefit reduction at Age 70
- No pre-existing conditions limitation
- No waiting period

### Benefits Include:

- Lump-sum benefits for:
  - Internal/Invasive Cancer (employer choice)
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Kidney Failure (End-Stage Renal Failure)
  - Major Organ Transplant
  - Bone Marrow Transplant
  - Sudden Cardiac Arrest
- Non-invasive Cancer (pays at 25%.)
- Coronary Artery Bypass Surgery (pays at 25%.)
- Health Screening Benefit (employer choice)
- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit

### Optional Benefits Include:

- Heart Event Rider: Specified Surgeries of the Heart & Invasive Heart Procedures/Techniques

You can help your employees protect themselves and their families by offering **Aflac Group Critical Illness Advantage**.

**Contact your Aflac representative today for a proposal and rates.**



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Continental American Insurance Company Columbia, South Carolina

This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.