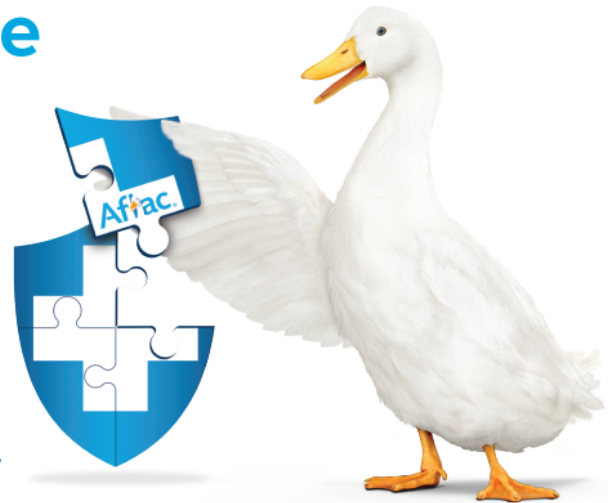


# Aflac can complement your benefits package




Health insurance wasn't designed to cover everything. Whether you are currently participating in an HSA (Health Savings Account) program or not, Aflac provides an additional financial option to help with medical costs. Family coverage is available, and benefits are paid directly to you, unless otherwise assigned.

## BenExtend® is an important piece of the puzzle.

BenExtend® insurance features the most commonly used benefits from our accident, critical illness and hospital indemnity plans, along with a \$50 Health Screening Benefit. Aflac's BenExtend® offers a cost-conscious benefits solution to help you manage out-of-pocket expenses, deductibles, and other health care costs.



## Benefits include:

 <b>Accident</b>	 <b>Critical Illness</b>
Initial Treatment	Cancer (Internal or Invasive)
Ambulance	Heart Attack (Myocardial Infarction)
Major Diagnostic Testing	Stroke (Ischemic or Hemorrhagic)
Lacerations	Kidney Failure (End-Stage Renal Failure)
Appliances	Bone Marrow Transplant (Stem Cell Transplant)
Fractures	Sudden Cardiac Arrest
 <b>Hospital Indemnity</b>	Major Organ Transplant
Hospital Admission	Non-Invasive Cancer
Hospital Confinement	Coronary Artery Bypass Surgery



The Aflac coverage described here is a brief description of coverage and subject to plan limitations, exclusions, definitions and provisions. For detailed information, please see the plan brochures, as this material is intended to provide general summaries of the coverage. Continental American Insurance Company (CAIC), a proud member of the Aflac family of Insurers, is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. Policy Form Series C81000.

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