

# Welcome to Aflac®

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Health insurance wasn't designed to cover everything. That's why there's Aflac. Our product portfolio is as broad as your needs, with individual and group products that help cover the expected – and unexpected – that's sure to come life's way. We help take care of what health insurance doesn't cover, so you and your employees can focus on caring for everything else.

Onondaga County

Industry Code: 9121030

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Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. WWWQ | 1932 Wynnton Road | Columbus, GA 31999, Continental American Insurance Company | Columbia, SC, 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

# Aflac Cancer Care Specified-Disease Insurance

## There when your employees need us most

One in 2 men and 1 in 3 women will be diagnosed with cancer in their lifetime.<sup>1</sup> Cancer touches almost everyone at some point in their lives, whether themselves or a loved one. Aflac offers solutions that can help support your employees' financial, physical and emotional challenges when they are faced with a cancer diagnosis.

## Help with the high cost of cancer care

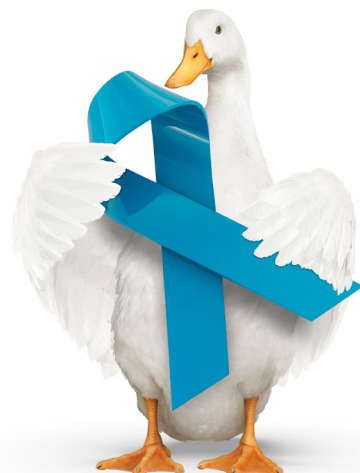
While survival rates have increased, insured patients under 65 are paying more for their treatments out-of-pocket than ever before. From deductibles and copays to treatment, transportation and childcare, there are expenses that health insurance may not cover. Aflac offers financial protection by providing benefits that help cover the patient from initial diagnosis, through treatment and beyond – at no direct cost to your business.

## Aflac Cancer Care Insurance offers:

- Cash benefits paid directly to your employees to use as they see fit.<sup>2</sup>
- Guaranteed-renewable coverage as long as premiums are paid.
- An annual wellness benefit they can use for routine, preventive care.

Cancer Care insurance is a simple way to help protect your employees' financial health when faced with the realities of cancer.

**Talk to your Aflac benefits advisor to learn about the real financial, physical and emotional support solutions Aflac can help provide.**



## Coverage options

Offer Aflac Cancer Care to your employees so they can choose the policy and rider that best fits their needs. Below are just some of the benefits offered under the Cancer Care insurance policy. There are also benefits for continuing care, ambulance, transportation, lodging and more.

*This information refers to benefit ranges for Policy Series NY78000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.*

Aflac Cancer Care benefits	
Benefit	Cancer Care: Preferred – Premier levels (Policies NY78100–NY78400). Benefit depends on level of coverage purchased.
Cancer wellness benefit	\$25 – \$100 per year, per covered person
Initial diagnosis benefit	Insured/spouse: \$500 – \$6,000; dependent child: \$1,000 – \$12,000; payable once per cover person
Injected chemotherapy benefit	\$300 – \$900 per week; no lifetime max
Oral chemotherapy benefit	\$135 – \$400 per prescription, per month from \$405 – \$1,200 max per month for oral/topical benefit. Up to 3 different meds per calendar month
Radiation therapy benefit	\$175 – \$500 per week; no lifetime max
Antinausea benefit	\$100 – \$150 per month; no lifetime max
Surgical/anesthesia benefit	\$100 – \$5,000 (Anesthesia: additional 25% of surgical benefit); maximum daily benefit not to exceed \$2,125 – \$6,250; no lifetime max on number of operations
Skin cancer surgery benefit	\$20 – \$600; no lifetime max on number of operations
Hospital confinement benefit	\$200 – \$300 per day; no lifetime max
Outpatient hospital surgical room charge benefit	\$100 – \$300; no lifetime max on number of operations

Optional riders:

- Initial diagnosis building benefit rider.
- Specified health event with first-occurrence building benefit rider.
- Specified health event with first-occurrence building benefit and primary recovery benefit rider.
- Dependent child rider.

<sup>1</sup>American Cancer Society. Cancer Facts and Figures 2024.

<sup>2</sup>Unless otherwise assigned.

In New York, Policies NY78100–NY78400; Riders NY78050 and NY78051. This is a brief product overview only. Benefit amounts shown are ranges for Levels 1-4. Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan level selected. Optional riders are available at an additional cost. The policy and/or riders have limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. The policy may contain a waiting period. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

Coverage is underwritten by American Family Life Assurance Company of New York.

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# Rate Sheet

## Aflac Cancer Care | Premier

Semimonthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$23.92	\$41.80	\$23.92	\$41.80

### RATE TOOL DISCLAIMER

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The product flyer for this plan is not available.





# Rate Sheet

## Aflac 24-Hour Accident with Health Screening Benefit | Plan 2

Semimonthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 70	\$9.36	\$14.43	\$15.08	\$19.63

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## Aflac Lump Sum Critical Illness A72000

Semimonthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 35	\$1.50 per \$5,000	\$2.47 per \$5,000	\$1.82 per \$5,000	\$2.86 per \$5,000
36 to 45	\$2.60 per \$5,000	\$4.29 per \$5,000	\$2.67 per \$5,000	\$5.07 per \$5,000
46 to 55	\$3.90 per \$5,000	\$6.83 per \$5,000	\$3.97 per \$5,000	\$8.13 per \$5,000
56 to 70	\$5.46 per \$5,000	\$10.99 per \$5,000	\$6.24 per \$5,000	\$13.07 per \$5,000

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# Aflac Choice

## Hospital Insurance

### Help your employees choose their benefits their way

Recently, 57% of Americans reported high levels of anxiety about health care costs exceeding what their insurance covers.<sup>1</sup> Even with health insurance, an unplanned visit to the hospital may leave your employees with unpaid medical bills and can be devastating to their financial and health. Anxiety, depression, sleeplessness, memory problems and more can all be linked to financial stress, leading to lost productivity, absenteeism and turnover, which can affect your bottom line.

Eighty-two percent of employees surveyed said employers should play a role in supporting their financial wellness.<sup>2</sup> Show your employees you care by offering benefits that can help protect them from expenses associated with doctor visits and hospitalizations and that health insurance doesn't cover — all at little or no cost to you.

With Aflac Choice hospital insurance, your employees can tailor their hospital coverage to their unique needs and budgets. As health care costs continue to rise, it's easy to see why the Aflac Choice insurance policy makes sense for your employees — and your business.

### Why Aflac Choice may be right for your employees

- **Cash benefits paid** directly to them to use as they see fit (unless they decide otherwise).
- **No deductibles**, lifetime maximums or price increases due to age.
- **Guaranteed-issue options available** — That means there is no medical questionnaire required.<sup>3</sup>



**Aflac**®

## Help them plan for the unexpected costs of hospital stays

With a wide variety of options,\* your employees select only the benefits that are right for them, so they can have confidence in their financial well-being and worry a little less.

\*This information refers to benefit ranges for Policy Series B40000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Choice benefits <sup>4</sup>	
BENEFIT	DESCRIPTION
<b>Hospital confinement</b>	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
<b>Hospital short stay</b>	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
<b>Hospital emergency room</b>	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
<b>Rehabilitation facility</b>	Pays \$100 per day; limited to 23 days per confinement. Limited to 30 days per calendar year, per covered person.
<b>Waiver of premium</b>	Yes.
<b>Continuation of coverage</b>	Yes.
EXTENDED BENEFITS RIDER	DESCRIPTION
<b>Physician visit benefit</b> <b>Individual coverage</b> <b>Insured/spouse &amp; family coverage</b>	Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center. Limited to 3 visits per calendar year, per policy. Limited to 6 visits per calendar year, per policy.
<b>Laboratory test and X-ray benefit</b>	Pays \$35; limited to 2 payments per covered person, per calendar year.
<b>Medical diagnostic and imaging exams benefit</b>	Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.
<b>Ambulance benefit</b>	Pays \$200 (ground) or \$2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.
HOSPITAL STAY AND SURGICAL CARE RIDER	DESCRIPTION
<b>Initial assistance benefit</b>	Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.
<b>Surgery benefit</b>	Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.
<b>Invasive diagnostic exams benefit</b>	Pays \$100 for one covered exam, per covered person, per 24-hour period.
<b>Hospital intensive care unit confinement benefit</b>	Pays \$500 per day, per covered person, for up to 30 days.
<b>Daily hospital confinement benefit</b>	Pays \$100 per day, per covered person, for up to 365 days.
<b>Second surgical opinion benefit</b>	Pays \$50 once per covered person, per calendar year.
<b>AFLAC PLUS RIDER</b>	<b>Ask your Aflac agent about the Aflac Plus Rider.</b>

<sup>1</sup> The 2022-2023 Aflac WorkForces Report is the 12th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employee survey took place online between Aug. 31, 2022, and Sept. 20, 2022, and the employer survey took place online between Sept. 7, 2022, and Sept. 22, 2022. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,200 employers and 2,001 employees across the United States.

<sup>2</sup> Financial Wellness benefits employees want most (and will boost retention). BenefitsPro. October 12, 2022. <https://www.benefitspro.com/2022/10/12/financial-wellness-benefits-employees-want-most-and-will-boost-retention/>.

<sup>3</sup> Payment of claims is subject to all policy limitations and exclusions and preexisting condition limitations.

<sup>4</sup> This is a brief product overview only.

In Idaho, Policy B40100ID. In New York, NYB40100. In Oregon, Policy B40100OR. In Pennsylvania, Policy B40100PA. Policies may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

**Coverage is underwritten by Aflac.** In New York, coverage is underwritten by Aflac New York.

WWHQ | 1932 Wynnton Road | Columbus, GA 31999



# Rate Sheet

## Aflac Hospital Choice | Option 1

Semimonthly rates

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 49	\$500	\$8.91	\$10.86	\$11.25	\$12.48
50 to 59	\$500	\$9.10	\$11.31	\$11.51	\$12.68
60 to 75	\$500	\$9.30	\$11.57	\$11.70	\$12.87
18 to 49	\$1,000	\$12.55	\$16.71	\$15.86	\$18.27
50 to 59	\$1,000	\$12.74	\$17.55	\$16.06	\$18.40
60 to 75	\$1,000	\$13.07	\$18.53	\$16.25	\$19.50
18 to 49	\$1,500	\$16.71	\$23.14	\$20.93	\$24.25
50 to 59	\$1,500	\$16.84	\$24.31	\$21.13	\$25.48
60 to 75	\$1,500	\$17.55	\$26.20	\$21.32	\$27.43
18 to 49	\$2,000	\$21.39	\$30.62	\$26.72	\$31.98
50 to 59	\$2,000	\$21.58	\$32.11	\$26.91	\$33.61
60 to 75	\$2,000	\$22.69	\$35.04	\$27.11	\$36.60
18 to 49	\$3,000	\$31.20	\$46.02	\$38.87	\$48.04
50 to 59	\$3,000	\$31.40	\$48.23	\$39.07	\$50.38
60 to 75	\$3,000	\$33.35	\$53.24	\$39.26	\$55.58
18 to 49	\$4,000	\$42.19	\$63.25	\$52.39	\$65.98



# Rate Sheet

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
50 to 59	\$4,000	\$42.38	\$66.30	\$52.59	\$69.16
60 to 75	\$4,000	\$45.31	\$73.71	\$52.78	\$76.90
18 to 49	\$5,000	\$54.54	\$82.68	\$67.73	\$86.19
50 to 59	\$5,000	\$54.73	\$86.71	\$67.93	\$90.42
60 to 75	\$5,000	\$58.83	\$96.85	\$68.12	\$100.88

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# Aflac

## Short-Term Disability Insurance

### Keeps on working when your employees can't

When your employees miss work due to an illness or injury, it can have a negative effect on your company's productivity. But have you considered what it does to your employees' finances? Studies show most employees can't go a month without a paycheck.<sup>1</sup>

Aflac Short-Term Disability Insurance helps to protect your employees' most valuable asset – their income – when they need it most. It provides benefits if they are unable to work due to a covered illness or injury, allowing them to focus on their recovery and get back to work as healthy and productive employees.

Best of all, this coverage comes at little to no direct cost to your business. Show your employees how much you care about their financial wellness with Aflac Short-Term Disability Insurance.

### Aflac Short Term Disability Insurance offers your employees:

- Income protection when they are unable to work due to a covered illness or injury.
- Cash benefits – paid directly to your employees to use as they see fit.<sup>2</sup>
- Portability – employees can take the plan with them wherever they go.



## Focus on growing your business, while Aflac helps protect your employees' finances

Aflac Short-Term Disability Insurance helps protect your employees' incomes in the event of a covered illness or injury. It provides coverage options that allow employees to choose the plans that are right for them, based on their individual financial needs and incomes.

This information refers to benefit ranges for policy series A57600 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage, benefits, and/or premiums may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Short-Term Disability benefits <sup>3</sup>				
Benefit	Description			
GUARANTEED-ISSUE OPTIONS <sup>4</sup>	<ul style="list-style-type: none"><li>Monthly benefit amounts up to \$5,000 (subject to income requirements).</li><li>Benefit periods: 3 or 6 months.</li></ul>			
TOTAL DISABILITY BENEFIT PERIODS	3, 6, 12, 18 or 24 months.			
ELIMINATION PERIODS	Injury/Illness <ul style="list-style-type: none"><li>0/7 days.</li><li>14/14 days.</li><li>90/90 days.</li></ul>	<ul style="list-style-type: none"><li>0/14 days.</li><li>0/30 days.</li><li>180/180 days.</li></ul>	<ul style="list-style-type: none"><li>7/7 days.</li><li>30/30 days.</li></ul>	<ul style="list-style-type: none"><li>7/14 days.</li><li>60/60 days.</li></ul>
MINIMUM INCOME AND HOURS REQUIREMENT	<ul style="list-style-type: none"><li>Minimum annual income requirement: \$9,000.</li><li>Minimum weekly hours requirement: 19 hours.</li></ul>			
MONTHLY BENEFIT AMOUNTS	\$400-\$6,000 (subject to income requirements).			
PARTIAL DISABILITY BENEFIT PERIOD	3 months.			
WAIVER OF PREMIUM BENEFIT	<ul style="list-style-type: none"><li>Aflac will waive, from month to month, the premium for the policy and any applicable rider(s) for as long as the insured is disabled, up to the applicable benefit period shown in the policy schedule.</li><li>Not available with a three-month total disability period.</li></ul>			
PORTABLE	Policyholders can take coverage with them if they change jobs or retire.			
TOTAL AND PARTIAL DISABILITY BENEFITS	Pays for either a total or partial disability. Even if the insured is able to work, partial disability benefits may be available to compensate for lost income.			
GUARANTEED RENEWABLE	Guaranteed renewable to age 75.			
Available riders				
<ul style="list-style-type: none"><li>On-the-job injury.</li><li>Additional units of disability benefit.</li><li>Aflac Plus.</li><li>Aflac value rider.</li></ul>				

<sup>1</sup> 2022-2023 Aflac Workforces Report.

<sup>2</sup> Cash benefits are paid directly to the insured, unless otherwise assigned.

<sup>3</sup> Benefit subject to benefit period and elimination period.

<sup>4</sup> Subject to certain conditions.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Plans and riders may also contain a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

**Short-Term Disability (57600 series):** In Idaho, Policy A57600IDR. In New York, Policy NY57600. In Oregon, Policies A57600OR & A57600LBOR. In Pennsylvania, Policies A57600PA & A57600LBPA. In Texas, Policies A57600TX & A57600LBTX.

**Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.**

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# Rate Sheet

## Aflac Short-Term Disability | 3 month benefit period

Semimonthly rates

Age Range	0/7 Days	0/14 Days	7/7 Days	7/14 Days	14/14 Days
18 to 49	\$1.63 per \$100	\$1.17 per \$100	\$1.56 per \$100	\$1.04 per \$100	\$0.98 per \$100
50 to 64	\$1.69 per \$100	\$1.17 per \$100	\$1.63 per \$100	\$1.11 per \$100	\$1.04 per \$100
65 to 74	\$2.08 per \$100	\$1.43 per \$100	\$2.02 per \$100	\$1.37 per \$100	\$1.30 per \$100

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# Rate Sheet

## Aflac Short-Term Disability | 6 month benefit period

Semimonthly rates

Age Range	0/7 Days	0/14 Days	7/7 Days	7/14 Days	14/14 Days	0/30 Days	30/30 Days
18 to 49	\$2.08 per \$100	\$1.37 per \$100	\$2.02 per \$100	\$1.17 per \$100	\$1.11 per \$100	\$0.91 per \$100	\$0.72 per \$100
50 to 64	\$2.28 per \$100	\$1.56 per \$100	\$2.15 per \$100	\$1.43 per \$100	\$1.37 per \$100	\$1.17 per \$100	\$0.98 per \$100
65 to 74	\$2.86 per \$100	\$1.95 per \$100	\$2.67 per \$100	\$1.82 per \$100	\$1.69 per \$100	\$1.50 per \$100	\$1.24 per \$100

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