



## Aflac Releases New Aflac Plus Rider for Accident, Disability, Hospital Plans

A low-cost rider that boost benefits offerings and provides an extra layer of protection for employees

COLUMBUS, Ga. – June 23, 2014 – In today’s new health care environment, people are especially interested in purchasing insurance coverage to protect them from the rising costs of health care. To help provide even more protection, Aflac, the leading provider of voluntary insurance in the United States, launched the new Aflac Plus Rider<sup>1</sup> to alleviate the financial challenges consumers face – increasing deductibles, copayments and out-of-pocket maximums on their major medical insurance. It is designed to enhance an individual’s coverage on a new or an existing voluntary accident, hospital or disability plan. With the Aflac Plus Rider, policyholders will be able to reduce out-of-pocket expenses associated with serious accidents and illnesses such as heart attacks, strokes, diabetes, traumatic brain injury, sustained multiple sclerosis, advanced Alzheimer’s disease, advanced Parkinson’s disease and many more.

For about 75 cents a week<sup>2</sup>, the Aflac Plus Rider provides cash benefits with the freedom to spend it as best as policyholders see fit if they experience a serious health event. Cash benefits can be used to help with their medical expenses or everyday living expenses. And, the rider is guaranteed-issue which means there are no underwriting questions.

“There’s no substitute for being prepared for the unexpected,” said J. Keith Pellerin, vice president of Product Management and Innovation at Aflac. “We created the Aflac Plus Rider, a rider that fits most budgets, because people are in need of additional layer of coverage when life-changing events happen and things like car payments, utility bills and mortgage payments still need to be made.”

Benefits highlights of the Aflac Plus Rider include:

- **Tier One Critical Illness Event Benefit<sup>3</sup>:** Cash benefit of \$5,000 payable once per covered person, per lifetime for the actual date (onset date) that one of the following covered critical illness events occurred.
  - Heart Attack
  - Stroke
  - Coma
  - Paralysis
  - Type 1 Diabetes
  - Traumatic Brain Injury
  - Advanced Alzheimer’s Disease
  - Advanced Parkinson’s Disease
  - Amyotrophic Lateral Sclerosis
  - Loss of Independence
  - Sustained Multiple Sclerosis
  - Permanent Loss of Sight
  - Permanent Loss of Hearing
  - Permanent Loss of Speech
  - Sudden Cardiac Arrest
- **Subsequent Tier One Critical Illness Event Benefit<sup>3</sup>:** Cash benefit of \$2,500 payable upon covered person’s onset date of a recurrence of that same covered critical illness event, or an occurrence of a different covered critical illness event in Tier One as listed above. This benefit is payable if the subsequent covered critical illness event is 180 days or more from the onset date of any previously paid Tier One Critical Illness Event per covered person. This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.

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- **Tier Two Critical Illness Event Benefit<sup>3</sup>:** Cash benefit of \$1,250 payable per covered person upon the onset date of one of the following covered critical illness events. This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.
  - Encephalitis
  - Bacterial Meningitis
  - Lyme Disease
  - Sickle Cell Anemia
  - Cerebral Palsy
  - Necrotizing Fasciitis
  - Osteomyelitis
  - Systemic Lupus
  - Cystic Fibrosis
- **Coronary Artery Bypass Graft Surgery Benefit<sup>3</sup>:** The rider offers \$1,250 of coverage payable once per covered person, per lifetime when the policyholder undergoes coronary artery bypass graft surgery.

Due to increased health care costs and the transformation of workplace benefits, employees have started looking at their benefits packages with more scrutiny. In addition, many employees' finances remain in fragile condition and are one serious medical event away from financial hardship according to the 2014 Aflac WorkForces Report<sup>4</sup>:

- Only 17 percent of workers are extremely/very prepared to pay for out-of-pocket expenses related to an unexpected serious illness or accident that aren't covered by major medical insurance.
- Almost 5 in 10 (49 percent) workers say they would be able to afford less than \$1,000 in out-of-pocket expenses associated with an unexpected, serious illness or accident, and 27 percent could afford less than \$500.

With the Aflac Plus Rider, policyholders will have expanded protection on their insurance coverage and be better prepared for an unexpected medical emergency. The rider also carries benefits for employers. Employers can provide their employees with more robust benefits offerings at no direct cost to the company while helping to increase employee retention and attracting new candidates. Currently, the Aflac Plus Rider is only available in AL, AR, HI, IA, IN, KY, LA, ME, MI, MO, MS, ND, NE, NM, NV, OK, SD, TN, TX, UT, WI and WY.

For more information, visit [Aflac.com/business](http://Aflac.com/business), [Small Business Blog](#) or follow [@aflac](#) on Twitter.

### About Aflac

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the leading provider of voluntary insurance at the worksite. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products help provide protection to more than 50 million people worldwide. For eight consecutive years, Aflac has been recognized by *Ethisphere* magazine as one of the World's Most Ethical Companies. In 2014, *Fortune* magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 16th consecutive year. Also, in 2014, *Fortune* magazine included Aflac on its list of Most Admired Companies for the 13th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a *Fortune* 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit [aflac.com](http://aflac.com) or [espanol.aflac.com](http://espanol.aflac.com).

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<sup>1</sup> 1 Coverage is underwritten by American Family Life Assurance Company of Columbus. In OK, Riders CIRIDEROK, CIRIDERHOK.

<sup>2</sup> The average weekly premium for individual coverage (ages 18-29) for the rider is \$0.72. Premiums may vary by coverage type, account state of issue, and the election of additional/optional benefits.

<sup>3</sup> This is a brief product overview only. Coverage may not be available in all states. The policy/rider have limitations that may affect benefits payable. Please consult your Aflac insurance agent for complete details of coverage, plan benefits, limitations, and exclusions.

<sup>4</sup> 2014 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 2014.