



AFLAC LAUNCHES ENHANCED GROUP SHORT-TERM DISABILITY PLAN

Columbus, Ga. – June 26, 2013 – Aflac, the No. 1 provider of voluntary and guaranteed-renewable insurance in the United States, has introduced an enhanced group short-term disability insurance product. Aflac Group Disability Advantage provides benefits that help protect covered employees from loss of income resulting from accident or illness.

The product's guaranteed-issue coverage includes increased disability benefits, optional benefits for pre-existing conditions, and optional limited benefits for mental illness and alcoholism/drug addiction. Other product highlights include:

- **Increased income replacement coverage** – The maximum benefit replaces up to 60 percent of salary (or 40 percent in states with a state disability program).
- **Increased maximum benefit** – The total monthly benefit limit is raised to \$6,000.
- **Lowered minimum-hours requirement** – The minimum hours worked has been reduced to 19 hours per week for employees to qualify for coverage.
- **Lowered minimum-income requirement** – The minimum income has been reduced to \$9,000 per year for employees to qualify for coverage.
- **Waiver of premium benefit** – After a covered individual has been totally disabled for 90 days, premiums are waived until the benefit period expires*.

Many workers underestimate the likelihood they will face short-term disability that leaves them out of work with limited financial options. In fact, the Social Security Administration estimates that more than 25 percent of today's 20-year-olds will be disabled before reaching age 67.¹ The Aflac Group Disability Advantage plan provides income replacement and partial disability benefits that can help offset loss of income and other costs resulting from illness or injury.

"Short-term disability can result in lost workdays, additional transportation needs, increased household expenses and more," said Aflac Executive Vice President, Chief Marketing and Sales Officer, Michael Zuna. "The Aflac group short-term disability plan helps protect covered workers who are facing the loss of their most important asset: their ability to earn an income."

"Short-term disability expenses can quickly add up," Zuna continued. "According to Aflac's Real Cost Calculator, even a moderate leg fracture could cost an adult male up to \$14,420 in medical and out-of-pocket expenses."²

For more information about Aflac Group Disability Advantage and the financial protection it helps provide, visit aflacgroupinsurance.com, Aflac.com/RealCost or follow [@aflac](https://twitter.com/aflac) on Twitter.

Underwritten by Continental American Insurance Company
A proud member of the Aflac family of insurers

— more —

¹ Social Security Administration, Basic Facts, April 4, 2012, <http://www.ssa.gov/pressoffice/basicfact.htm>.

² www.aflac.com/realcost

*Waiver of premium is not available for plans with a 3-month benefit period.

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 number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products provide protection to more than 50 million people worldwide. For six consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World's Most Ethical Companies. In 2013, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 15th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th 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 or espanol.aflac.com.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. 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 American Family Life Assurance Company of New York.

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