

Assisting Hands Home Care Offers Benefits

Customize Your Benefits To Meet Your Individual Family Needs.

AFLAC

Contact Our Aflac Representatives



Desiree – 630.935.2010 or desiree_walker@us.aflac.com

Jonathan – 850.566.6629 or jonathan_bazell@us.aflac.com

All of the products listed here are available guaranteed-issue, unless otherwise noted.

For Income Protection



Short-Term Disability

Provides a source of income if a disability occurs due to a covered accident or illness

- Monthly benefit amounts up to \$4,000² and 3- or 6-month benefit periods available guaranteed-issue³
- No participation requirements; no coordination of benefits
- Credit for time insured available for qualifying accounts⁴



Accident

Helps reduce the financial impact of a covered accident by providing cash benefits

- Available guaranteed-issue
- Effective strategy to help reduce losses related to Workers' Compensation claims
- Organized Sporting Activity Benefit provides an additional payout for injuries sustained while playing an organized sport



Term Life

Helps protect the financial future of loved ones in the event of loss

- Face amounts of \$20,000 or \$50,000 available guaranteed-issue (when participation requirements are met)
- Accelerated Death Benefit
- Optional spouse and child term life riders

For Supplemental Health



Hospital Confinement Indemnity

Provides cash benefits to help with hospital-related expenses not covered by major medical

- All family members eligible for guaranteed issue
- Credit for time insured available for qualifying accounts⁴
- HSA-compatible options



Lump Sum Critical Illness Provides a lump-sum cash benefit when diagnosed or treated for a covered critical illness event such as a heart attack, stroke or paralysis

- Face amounts up to \$10,000 available guaranteed issue, with three applications
- Dependent children covered at no additional cost
- Guaranteed renewable for life (benefits reduce by 50% at age 75)
- HSA-compatible option



Specified Health Event*

Helps with the costs of treatment if a covered health event, such as a heart attack, stroke or paralysis, occurs

- Specified Health Event Recovery Benefit Rider provides monthly benefit for up to six months for recovery
- Includes benefits for various types of therapy visits, such as physical, occupational and speech, as well as dialysis, hospice and extended care
- Increased benefit amounts for covered dependent children



Cancer/Specified-Disease*

Helps with out-of-pocket expenses and costs of cancer treatment

- One rate for all ages – no age bands
- Dependent children covered at no additional cost

For Dental and



Vision

Dental

Provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns and more

- No participation requirement
- No annual deductible
- No network restrictions



Vision

Helps with the costs of eye exams, treatments and vision correction materials, and provides benefits for total loss of sight and lump-sum benefits for diagnosis of specific eye diseases

- No provider networks
- No coordination of benefits

Wave goodbye to the waiting room.

With MeMD, available through Aflac, care is just a click away.

Not feeling so great? Avoid the waiting room, and get care right where you are — from your phone, app or online. Introducing MeMD™ telemedicine service.

With MeMD, you or your family members can connect to a board-certified, U.S.-licensed medical provider from almost any location. Day and night. Weekends and holidays. All using your phone or computer. You'll get a confidential diagnosis, along with a treatment plan and needed prescriptions for common medications – for just \$25 per visit.



MeMD PROVIDES CARE WHEN YOU NEED IT.



PRIVATE CONSULTATIONS WITH U.S. LICENSED MEDICAL PROVIDERS



GET HELP 24/7 NEARLY ANYWHERE IN THE U.S.



CONNECT BY PHONE, WEB OR MOBILE APP



\$25 PER VISIT



EASY REGISTRATION AND PAYMENT



With MeMD, get help for conditions like:



Abrasions, bruises, sprains and strains



Allergies, asthma, hives, skin infections, bites and stings



Sinus infections and symptoms, fever, sore throat, cough, body aches



Dehydration, vomiting, nausea, urinary tract infections



Anxiety, insomnia, migraines



Short-term medication refills and more



For help, when and where you need it.

When your coverage begins, call: 855-636-3669 | visit: MeMD.me/Aflac.

Available through Aflac, powered by MeMD™.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

When medically necessary, MeMD providers can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed. aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina