

Group Critical Illness Insurance

You can count on Aflac to help ease the financial impact of surviving a critical illness.



**In California, coverage is underwritten by Continental
American Life Insurance Company**

COVERED CRITICAL ILLNESS BENEFITS:	Percentage of Face Amount
CANCER (Internal or Invasive)	100%
HEART ATTACK (Myocardial Infarction)	100%
STROKE (Ischemic or Hemorrhagic)	100%
KIDNEY FAILURE (End-Stage Renal Failure)	100%
LIMITED BENEFIT MAJOR ORGAN TRANSPLANT (25% of this benefit is payable for insureds placed on a transplant list for a major organ transplant)	100%
CORONARY ARTERY BYPASS SURGERY	25%
NON-INVASIVE CANCER	25%

INITIAL DIAGNOSIS BENEFIT

We will pay a lump sum benefit upon initial diagnosis of a covered critical illness when such diagnoses is caused by an underlying disease.

ADDITIONAL DIAGNOSIS BENEFIT

We will pay benefits for each different critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months.

REOCCURRENCE BENEFIT

We will pay benefits for the same critical illness after the first when the two dates of diagnoses are separated by at least 6 consecutive months.

REDUCED BENEFIT SKIN CANCER BENEFIT

We will pay \$250 for the diagnosis of reduced benefit skin cancers. We will pay this benefit once per calendar year.

WAIVER OF PREMIUM

If you become totally disabled due to a covered critical illness prior to age 65, after 90 continuous days of total disability, we will waive premiums for you and any of your covered dependents. As long as you remain totally disabled, premiums will be waived up to 24 months, subject to the terms of the Group Critical Illness Insurance Policy.

SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the primary insured's death, the surviving spouse may elect to continue coverage. Coverage would continue at the existing spouse face amount and would also include any dependent child coverage in force at the time. See certificate for details.

CHILD COVERAGE AT NO ADDITIONAL COST

Each dependent child is covered at 50 percent of the primary insured's benefit amount at no additional charge. Children-only coverage is not available.

HEALTH SCREENING BENEFIT (1 PER CALENDAR YEAR)

Payable for health screening tests performed while an insured's coverage is in force. We will pay this benefit once per calendar year, per insured. This benefit is only payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

Member/Spouse: \$50
Child: 100% of the Health Screening Amount

Biweekly Cost Critical Illness

Employee

	\$10,000	\$20,000	\$30,000	\$40,000
18-29	\$1.73	\$3.46	\$5.18	\$6.91
30-39	\$3.54	\$7.08	\$10.62	\$14.16
40-49	\$6.90	\$13.30	\$20.70	\$27.60
50-59	\$11.89	\$23.78	\$35.67	\$47.56
60+	\$20.96	\$41.92	\$62.88	\$83.84

Spouse

	\$5,000	\$10,000	\$15,000	\$20,000
18-29	\$1.00	\$1.73	\$2.59	\$3.46
30-39	\$1.77	\$3.54	\$5.31	\$7.08
40-49	\$3.45	\$6.90	\$10.35	\$13.80
50-59	\$5.94	\$11.89	\$17.83	\$23.78
60+	\$10.48	\$20.96	\$31.44	\$41.92

All rates are biweekly out of your personal checking account.
Dependent children are automatically covered who are younger than age 26.

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LIMITATIONS AND EXCLUSIONS

Benefit percentages will be paid based on the face amount in effect on the critical illness date of diagnosis.

Riders become effective when the rider is issued. If it is issued after the certificate, the rider will have a later effective date.

All limitations and exclusions that apply to the Group Critical Illness Insurance Policy also apply to the riders unless amended by the riders.

ATTAINED AGE PREMIUMS

If your policy includes attained age rates, that means your policy is age-banded and your rates may increase on the policy anniversary date.

EXCLUSIONS

We will not pay for loss due to any of the following:

- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured;
- Suicide – committing or attempting to commit suicide, while sane or insane;
- Illegal Occupation – committing or attempting to commit a felony, or being engaged in an illegal occupation.
- Participation in:
 - War (declared or undeclared) or military conflicts;
 - Insurrection or riot.
- Intoxicants and controlled substances – loss sustained or contracted in consequence of the Insured's being intoxicated or under the influence of any controlled substance unless administered on the advice of a doctor/qualified medical professional.
- An error, mishap, or malpractice during medical, diagnostic, or surgical treatment or procedure.

Diagnosis must be made and treatment must be received in the United States or its territories. All benefits under the Group Critical Illness Insurance Policy, including benefits for

diagnoses, treatment, confinement and covered tests, are payable only while coverage is in force.

TERMS YOU NEED TO KNOW

The following are not considered internal or invasive cancers:

- Superficial cervical cancer
- Superficial bladder tumors
- Pre-malignant tumors or polyps
- Early breast cancer requiring lumpectomy without radiation or chemotherapy
- Early prostate (Stage A) cancer
- Non-invasive cancer (as defined below)
- Reduced benefit skin cancers (as defined below)
- Melanoma that is diagnosed as:
 - Clark's Level I or II,
 - Breslow depth less than 0.77mm, or
 - Stage 1A melanomas under TNM Staging

A Non-Invasive Cancer is:

- Cancer in one organ, such as prostate or indolent cancer (this does not include Cancer that has spread throughout the organ, such as breast cancer, which would be considered an invasive cancer)
- Myelodysplastic Syndrome - RA (refractory anemia)
- Myelodysplastic Syndrome - RARS (refractory anemia with ring sideroblasts)

Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered non-invasive cancer.

Reduced benefit skin cancers are not payable under the Cancer (internal or invasive) Benefit or the Non-Invasive Cancer Benefit. The following are considered reduced benefit skin cancers:

- Basal cell carcinoma
- Squamous cell carcinoma of the skin
- Melanoma in Situ – that is, melanoma cells that occur only on the outer layer of the skin (the epidermis), where there is no invasion of the deeper layer (the dermis)
- Melanoma that is diagnosed as

- Clark's Level I or II,
- Breslow depth less than 0.77mm, or
- Stage 1A melanomas under TNM Staging

Critical Illness is a disease or a sickness as defined in the Group Critical Illness Insurance Policy that first manifests while your coverage is in force.

Date of Diagnosis is defined as follows:

- Cancer: The day tissue specimens, blood samples, or titer(s) are taken (diagnosis of cancer and/or non-invasive cancer is based on such specimens).
- Non-Invasive Cancer: The day tissue specimens, blood samples, or titer(s) are taken (diagnosis of cancer and/or non-invasive cancer is based on such specimens).
- Reduced Benefit Skin Cancers: The date the skin biopsy samples are taken for microscopic examination.
- Coronary Artery Bypass Surgery: The date the surgery occurs.
- Heart Attack (Myocardial Infarction): The date the infarction (death) of a portion of the heart muscle occurs. This is based on the criteria listed under the heart attack (myocardial infarction) definition.
- Kidney Failure (End-Stage Renal Failure): The date a doctor/qualified medical professional recommends that an insured begin renal dialysis.
- Limited Benefit Major Organ Transplant: The date the surgery occurs.
- Stroke: The date the stroke occurs (based on documented neurological deficits and neuroimaging studies).

Spouse is your legal wife or husband, including a legally-recognized same-sex spouse, or a person of either gender who is in a legally recognized and registered domestic partnership, (as defined in California Family Code 297), civil union, reciprocal beneficiary relationship, or similar relationship with you, who is listed on your application.

Dependent Children are your or your Spouse's natural children, step-children (including existing children of new domestic partners), grandchildren, foster children, children subject to legal guardianship, legally adopted children, or children placed for adoption, who are younger than age 26.

Newborn children are automatically covered from the moment of birth. Read your certificate carefully for details.

A doctor/qualified medical professional does not include you or any of your family members. For the purposes of this definition, family member includes your spouse as well as the following members of your immediate family:

- Son
- Daughter
- Mother
- Father
- Sister
- Brother This includes step-family members and family-members-in-law.

Member is a person who meets eligibility requirements and who is covered under the Group Critical Illness Insurance Policy. The member is the primary insured under the Group Critical Illness Insurance Policy.

Heart Attack (Myocardial Infarction) does not include:

- Any other disease or injury involving the cardiovascular system.
- Cardiac Arrest not caused by a Heart Attack (Myocardial Infarction).

Diagnosis of a Heart Attack (Myocardial Infarction) must include the following:

- New and serial electrocardiographic (ECG) findings consistent with heart attack (myocardial infarction), and
- Elevation of cardiac enzymes above generally accepted laboratory levels of normal. (In the case of creatine phosphokinase (CPK) a CPK-MB measurement must be used.) Confirmatory imaging studies, such as thallium scans, MUGA scans, or stress echocardiograms may also be used.

Kidney Failure (End-Stage Renal Failure) is covered only under the following conditions:

- A doctor/qualified medical professional advises that regular renal dialysis, hemo-dialysis, or peritoneal dialysis (at least weekly) is necessary to treat the kidney failure (end-stage renal failure); or

- The kidney failure (end-stage renal failure) results in kidney transplantation.

Maintenance Drug Therapy is meant to decrease the risk of cancer recurrence; it is not meant to treat a cancer that is still present.

A Limited Benefit Major Organ Transplant benefit is not payable if the major organ transplant results from a covered critical illness for which a benefit has been paid.

Stroke does not include:

- Transient Ischemic Attacks (TIAs)). TIAs are covered under the Transient Ischemic Attack Critical Illness.
- Head injury
- Chronic cerebrovascular insufficiency
- Reversible ischemic neurological deficits unless brain tissue damage is confirmed by neurological imaging

Treatment does not include maintenance drug therapy or routine follow-up visits to verify whether cancer or carcinoma in situ has returned.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

If you are a resident of New Mexico, you may not be eligible for this coverage. Please contact your union for more information.

YOU MAY CONTINUE YOUR COVERAGE

Your coverage may be continued with certain stipulations. See certificate for details.

TERMINATION OF COVERAGE

Your insurance may terminate when the Group Critical Illness Insurance Policy is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate for details.

NOTICES

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.



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Continental American Insurance Company • Columbia, South Carolina

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the certificate through your union or by reaching out to our Customer Service Center.

This brochure is subject to the terms, conditions, and limitations of Policy Series C22000.