

# Aflac Cancer Protection Assurance

## CANCER INDEMNITY INSURANCE – OPTION 3

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



The policy is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.



# AFLAC CANCER PROTECTION ASSURANCE

## CANCER INDEMNITY INSURANCE – OPTION 3

Policy Series B70000



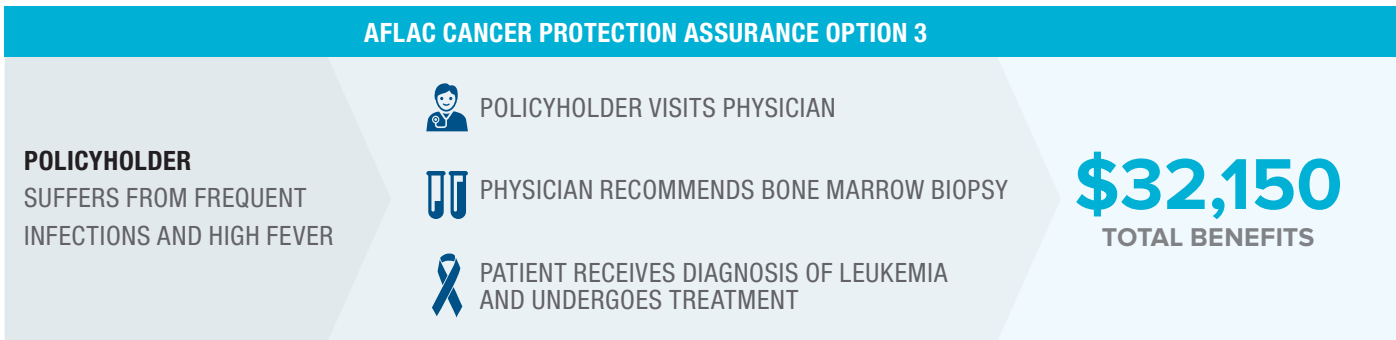
### Aflac Cancer Protection Assurance: real coverage when you need it most.

Cancer treatment is changing—and Aflac is proud to be changing with it. Aflac Cancer Protection Assurance helps cover these innovative treatments with benefits that really care for you as a whole person.

From prevention to recovery, Aflac is with you every step of the way. Our benefits are built to see you all the way through cancer treatment and they'll stay with you for life after cancer.\*

Of course, you hope you'll never get it. But for many—and for certain types of cancer—advances in science and treatment have transformed cancer into an illness that can be managed over a lifetime.

#### HOW IT WORKS



The above example is based on a scenario for Aflac Cancer Protection Assurance – Option 3 that includes the following benefit conditions: Bone Marrow Biopsy (Cancer Screening Benefit) of \$100, Initial Diagnosis Benefit of \$6,000, IV Chemotherapy for 3 months (Physician-Administered Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy Benefit) of \$4,500, Immunotherapy (Physician-Administered Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy Benefit) for 6 months of \$9,000, Antinausea Benefit (9 months) of \$1,350, Stem Cell Transplant Benefit of \$10,000, Hospital Confinement Benefit (4 days) of \$1,200.

Benefits and/or premiums may vary based on state and benefit option selected. Riders are available for an additional premium. The policy has limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. The policy may contain a waiting period. This brochure is for illustrative purposes only. Refer to the policy for complete benefit details, definitions, limitations and exclusions.

\*Coverage remains in force as long as premiums are paid.

Aflac herein means American Family Life Assurance Company of Columbus.

**Understand the difference Aflac makes in your financial security.**

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you can have added financial resources to help with expenses incurred due to medical treatment, ongoing living expenses or any purpose you choose.

## **We're With You: Aflac Cancer Protection Assurance Stays with You for Life.**

Aflac Cancer Protection Assurance pays cash benefits directly to you, unless assigned, when you need them most. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer treatment can be expensive.

Major medical may not cover the cost of things like deductibles, co-pays, lost work time, or even travel. Aflac Cancer Protection Assurance can help with cancer-associated costs like these. It helps support you through the physical, emotional, and financial costs of cancer—and stays with you for life. Here's how it works:

**We're with you, even when you're well.** We pay a benefit for early detection and preventative care, like mammograms, PSA blood tests, and many other kinds of cancer screenings, too.

**We'll see you all the way through treatment.** If you're diagnosed with cancer, we offer benefits that you can count on. You'll receive a benefit upon initial diagnosis of a covered cancer and our support doesn't end there.

**We give you the freedom to choose the best care for you.** You and your doctor decide on a treatment plan together; we help provide you with financial support for every month that you're undergoing that treatment. Want a second opinion? We provide a benefit for that, too.



## Coverage Options

### Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION
CANCER SCREENING	One \$100 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for invasive cancer
PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)	\$350 per covered person, per lifetime
INITIAL DIAGNOSIS	Named Insured or Spouse: \$6,000 Dependent Child: \$12,000 Payable once per covered person, per lifetime
ADDITIONAL OPINION	\$400 per covered person, per lifetime
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-Administered: \$400 per calendar month Physician Administered: \$1,500 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.
HORMONAL THERAPY	\$40 once per calendar month
TOPICAL CHEMOTHERAPY	\$200 once per calendar month
ANTINAUSEA	\$150 once per calendar month
STEM CELL AND BONE MARROW TRANSPLANTATION	\$10,000; lifetime maximum of \$10,000 per covered person Donor Benefit: \$150 for stem cell donation, or \$1,000 for bone marrow donation Payable one time per covered person
BLOOD AND PLASMA	Inpatient: \$75 times the number of days paid under the Hospital Confinement Benefit, per covered person Outpatient: \$250 per day, per covered person
SURGERY/ANESTHESIA	\$140-\$5,000 Anesthesia: additional 25% of the Surgery Benefit Maximum daily benefit will not exceed \$6,250; no lifetime maximum on the number of operations
SKIN CANCER SURGERY	Laser or Cryosurgery: \$50 Excision of lesion of skin without flap or graft: \$250 Flap or graft without excision: \$375 Excision of lesion of skin with flap or graft: \$600 Maximum daily benefit will not exceed \$600. No lifetime maximum on the number of operations
PROPHYLACTIC SURGERY (WITH CORRELATING INVASIVE CANCER DIAGNOSIS)	\$350 per covered person, per lifetime
HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS	Named Insured or Spouse: \$300 Dependent Child: \$375
HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE	Named Insured or Spouse: \$600 Dependent Child: \$750
OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE	\$300 per day, per covered person

EXTENDED-CARE FACILITY	\$150 per day; limited to 30 days in each calendar year, per covered person		
HOME HEALTH CARE	\$150 per day; limited to 10 days per hospitalization, per covered person; and 30 days per calendar year, per covered person		
HOSPICE CARE	\$1,000 for first day; \$50 per day thereafter; \$12,000 (221 days) lifetime maximum per covered person		
NURSING SERVICES	\$150 per day; payable for only the number of days the Hospital Confinement Benefit is payable		
SURGICAL PROSTHESIS	\$3,000; lifetime maximum of \$6,000 per covered person		
NONSURGICAL PROSTHESIS	\$250 per occurrence, per covered person; lifetime maximum of \$500 per covered person		
BREAST RECONSTRUCTION	Breast Tissue/Muscle Reconstruction Flap Procedures: \$3,000 Breast Reconstruction (occurring within 5 years of breast cancer diagnosis): \$700 Breast Symmetry (on the nondiseased breast occurring within 5 years of breast reconstruction): \$350 Permanent Areola Repigmentation (on the diseased breast): \$150 Maximum daily benefit will not exceed \$3,000		
OTHER RECONSTRUCTIVE SURGERY	Facial Reconstruction: \$700 Anesthesia: additional 25% of the Other Reconstructive Surgery Benefit Maximum daily benefit will not exceed \$700		
EGG HARVESTING, STORAGE (CRYOPRESERVATION) AND IMPLANTATION	\$1,500 for a covered person to have oocytes extracted and harvested \$250 for the storage of a covered person's oocyte(s) or sperm \$250 for embryo transfer Lifetime maximum of \$2,000 per covered person		
ANNUAL CARE	\$300 on the anniversary date of diagnosis; lifetime maximum of five annual \$300 payments per covered person		
AMBULANCE	\$250 ground \$2,000 air ambulance		
TRANSPORTATION	\$.50 cents per mile for transportation; payable up to a combined maximum of \$1,500, per round trip		
LODGING	\$80 per day; limited to 90 days per calendar year		
WAIVER OF PREMIUM	Yes		
CONTINUATION OF COVERAGE	Yes		
OPTIONAL RIDERS	DESCRIPTION		
INITIAL DIAGNOSIS BUILDING BENEFIT RIDER	This benefit will increase the amount of your Initial Diagnosis Benefit, as shown in the policy, by \$100 for each unit purchased, up to five units, for each covered person on the anniversary date of coverage, while coverage remains in force.		
SPECIFIED-DISEASE BENEFIT RIDER	When a covered person is diagnosed with any of the diseases listed in the Specified-Disease Rider:		
	Initial diagnosis	Hospitalization	
	\$2,000	30 days or less: \$400 per day	31 days or more: \$800 per day
DEPENDENT CHILD RIDER	\$10,000 when a covered dependent child is diagnosed as having invasive cancer; payable only once for each covered dependent child		

REFER TO THE OUTLINE OF COVERAGE FOR BENEFIT DETAILS, DEFINITIONS, LIMITATIONS AND EXCLUSIONS.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE. IT IS NOT A SUBSTITUTE FOR ESSENTIAL HEALTH BENEFITS OR MINIMUM ESSENTIAL COVERAGE AS DEFINED IN FEDERAL LAW.

LIMITED BENEFIT, SPECIFIED DISEASE INSURANCE

Outline of Coverage for Policy Form Series B70300

THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.

If you are eligible for Medicare, review the "Guide to Health Insurance for People with Medicare" furnished by Aflac.

- (1) Read Your Policy Carefully: This Outline of Coverage provides a very brief description of some of the important features of the policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and Aflac. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

- (2) Cancer Insurance Coverage is designed to supplement a Covered Person's existing accident and sickness coverage only when certain losses occur as a result of the disease of Cancer. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

- (3) Benefits: Aflac will pay the following benefits, as applicable, while coverage is in force, subject to all other limitations and exclusions, conditions, and provisions of the policy, unless indicated otherwise. All treatments listed below must be National Cancer Institute (NCI) or Food and Drug Administration (FDA) approved for the treatment of Cancer, as applicable. A list of approved clinical trials/Experimental Treatments can be found on the NCI and FDA websites cancer.gov and clinicaltrials.gov.

We pay only for treatment of Cancer, including direct extension, metastatic spread, or recurrence. Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); or any other disease, sickness, or incapacity.

CANCER SCREENING BENEFIT: Aflac will pay \$100 per Calendar Year when a Covered Person receives one of the following or any generally medically accepted cancer screening test

mammogram • breast ultrasound • breast MRI • thermography • CA15-3 (blood test for breast cancer) • CA 125 (blood test for ovarian cancer) • Pap smear/ThinPrep • PSA (blood test for prostate cancer) • CEA (blood test for colon cancer) • P32 uptake serum protein electrophoresis (blood test for multiple myeloma) • testicular ultrasound • transrectal ultrasound • abdominal ultrasound • flexible sigmoidoscopy • colonoscopy • virtual colonoscopy • cystoscopy • colposcopy • bronchoscopy • mediastinoscopy •

esophagoscopy • sigmoidoscopy • proctosigmoidoscopy • gastroscopy • laryngoscopy • chest X-ray • computerized tomography (CT or CAT scan) • magnetic resonance imaging (MRI) • bone scan • thyroid scan • multiple gated acquisition (MUGA) scan • positron emission tomography (PET) scan • biopsy • hemoccult stool specimen (lab confirmed) • Genetic Testing • bone marrow donor screening • cancer vaccine

This benefit is limited to one \$100 payment per Calendar Year, per Covered Person, with no Positive Medical Diagnosis. If a Covered Person receives a Positive Medical Diagnosis for Invasive Cancer, this benefit will pay up to a total of three \$100 payments per Calendar Year for screenings performed on such Covered Person. Screenings must be administered by licensed medical personnel. Except for Genetic Testing, bone marrow donor screening, and cancer vaccine, the screening must be performed for the purpose of determining whether Cancer exists in a Covered Person. No lifetime maximum.

PROPHYLACTIC SURGERY BENEFIT (DUE TO A POSITIVE GENETIC TEST RESULT): Aflac will pay \$350 when a Covered Person has surgery due to a positive test result received for a genetic alteration or mutation associated with a hereditary Cancer syndrome and such surgery is recommended by a Physician. The Genetic Testing must be performed while coverage is in force.

This benefit is payable once per Covered Person, per lifetime.

CANCER DIAGNOSIS BENEFITS:

INITIAL DIAGNOSIS BENEFIT: Aflac will pay the amount listed below when a Covered Person is diagnosed as having Invasive Cancer while the policy is in force, subject to the Limitations and Exclusions.

Named Insured or Spouse \$ 6,000

Dependent Child \$12,000

This benefit is payable once per Covered Person, per lifetime. In addition to the Positive Medical Diagnosis, we may require



additional information from the attending Physician and Hospital.

**ADDITIONAL OPINION BENEFIT:** Aflac will pay \$400 when a charge is incurred for an additional surgical opinion from a Physician or an evaluation or consultation with a Physician for the purpose of determining the appropriate course of treatment for a covered Invasive Cancer. This benefit is payable once per Covered Person, per lifetime.

#### CANCER TREATMENT BENEFITS:

##### NONSURGICAL TREATMENT BENEFITS:

**RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY, OR EXPERIMENTAL CHEMOTHERAPY BENEFIT:**

**SELF-ADMINISTERED:** Aflac will pay \$400 once per Calendar Month for which a Covered Person receives and incurs a charge for self-administered Physician-prescribed Chemotherapy, Immunotherapy, or Experimental Chemotherapy as part of a treatment regimen for Cancer.

**PHYSICIAN-ADMINISTERED:** Aflac will pay \$1,500 once per Calendar Month for which a Covered Person is prescribed, receives, and incurs a charge for Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy administered by a member of the medical profession in a Medical Facility as part of a treatment regimen for Cancer.

This benefit is limited to one self-administered treatment and one physician-administered treatment per Calendar Month. After this benefit has been paid for 12 Calendar Months, Aflac will require annual documentation from the attending Physician certifying that the Cancer is still detectable and active in the body and is not in remission in order for this benefit to continue to be payable.

**HORMONAL THERAPY BENEFIT:** Aflac will pay \$40 once per Calendar Month for which a Covered Person is prescribed, receives, and incurs a charge for Hormonal Therapy as part of a treatment regimen for Cancer.

**TOPICAL CHEMOTHERAPY BENEFIT:** Aflac will pay \$200 once per Calendar Month for which a Covered Person is prescribed, receives, and incurs a charge for a Topical Chemotherapy for the treatment of Cancer.

See the Payment of Nonsurgical Treatment Benefits section for additional information.

##### INDIRECT/ADDITIONAL THERAPY BENEFITS:

**ANTINAUSEA BENEFIT:** Aflac will pay \$150 once per Calendar Month for which a Covered Person receives and incurs a charge for anti-nausea drugs that are prescribed in conjunction with Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy as part of a treatment regimen for Cancer. This benefit is payable only

once per Calendar Month and is limited to the Calendar Month in which a person receives Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy, the Calendar Month prior to such treatment, and the Calendar Month following such treatment. No lifetime maximum.

**STEM CELL AND BONE MARROW TRANSPLANTATION BENEFIT:** Aflac will pay \$10,000 when a Covered Person receives and incurs a charge for a peripheral Stem Cell Transplantation or a Bone Marrow Transplantation for the treatment of Invasive Cancer. Lifetime maximum of \$10,000 per Covered Person. In addition, Aflac will pay the Covered Person's donor an indemnity amount for his or her expenses as a result of the donation procedure as follows: \$150 for stem cell donation, or \$1,000 for bone marrow donation. This benefit is payable one time per Covered Person.

**BLOOD AND PLASMA BENEFIT:** Aflac will pay \$75 times the number of days paid under the Hospital Confinement Benefit when a Covered Person receives and incurs a charge for blood and/or plasma transfusions for the treatment of Invasive Cancer during a covered Hospital confinement. Aflac will pay \$250 for each day a Covered Person receives and incurs a charge for blood and/or plasma transfusions for the treatment of Invasive Cancer as an outpatient in a Physician's office, clinic, Hospital, or Ambulatory Surgical Center. This benefit does not pay for immunoglobulins, Immunotherapy, antihemophilia factors, or colony-stimulating factors. No lifetime maximum.

##### SURGICAL TREATMENT BENEFITS:

**SURGERY/ANESTHESIA BENEFIT:** Aflac will pay according to the benefits in the Schedule of Operations in the policy when a Covered Person has a surgical procedure performed for the direct treatment of a covered Invasive Cancer and a charge is incurred for such surgical procedure. If any surgical procedure for the treatment of Invasive Cancer is performed other than those listed, Aflac will pay an amount comparable to the amount shown in the Schedule of Operations for the surgical procedure most nearly similar in severity and gravity.

**EXCEPTIONS:** Prophylactic Surgery and procedures payable under the Cancer Screening Benefit, Skin Cancer Surgery Benefit, or Reconstructive Surgery Benefit will not be payable under the Surgery/Anesthesia Benefit.

The Surgery/Anesthesia Benefit is only payable one time per 24-hour period, even though more than one surgical procedure may be performed. The highest eligible benefit will be paid.

Aflac will pay an indemnity benefit equal to 25% of the amount shown in the Schedule of Operations for the administration of anesthesia during a covered surgical operation.

The maximum daily benefit will not exceed \$6,250. No lifetime maximum on the number of operations.

**SKIN CANCER SURGERY BENEFIT:** When a surgical operation is performed on a Covered Person for a diagnosed skin Cancer, including melanoma or Nonmelanoma Skin Cancer, Aflac will pay the amount listed below when a charge is incurred for the specific procedure. The amount listed below includes anesthesia services. The maximum daily benefit will not exceed \$600. No lifetime maximum on the number of operations.

Laser or Cryosurgery	\$ 50
----------------------	-------

Surgeries OTHER THAN Laser or Cryosurgery:

Excision of lesion of skin without flap or graft	250
Flap or graft without excision	375
Excision of lesion of skin with flap or graft	600

**PROPHYLACTIC SURGERY BENEFIT (WITH CORRELATING INVASIVE CANCER DIAGNOSIS):** Aflac will pay \$350 when, as recommended by a Physician due to a covered diagnosis of Invasive Cancer, one of the Prophylactic Surgeries shown below is performed on a Covered Person:

1. mastectomy due to a covered diagnosis of Invasive Cancer other than breast Cancer;
2. oophorectomy due to a covered diagnosis of Invasive Cancer other than ovarian Cancer; or
3. orchiectomy due to a covered diagnosis of Invasive Cancer other than testicular Cancer.

This benefit is payable once per Covered Person, per lifetime.

HOSPITALIZATION BENEFITS:

**HOSPITAL CONFINEMENT BENEFITS:**

**HOSPITALIZATION FOR 30 DAYS OR LESS:** When a Covered Person is confined to a Hospital for treatment of Cancer for 30 days or less, Aflac will pay the amount listed below for each day the Covered Person is charged for a room as an inpatient. No lifetime maximum.

Named Insured or Spouse	\$300
Dependent Child	\$375

**HOSPITALIZATION FOR 31 DAYS OR MORE:** During any continuous period of Hospital confinement of a Covered Person for treatment of Cancer for 31 days or more, Aflac will pay benefits as described above for the first 30 days. Beginning with the 31st day of such continuous Hospital confinement, Aflac will pay the amount listed below for each day the Covered Person is charged for a room as an inpatient. No lifetime maximum.

Named Insured or Spouse	\$600
Dependent Child	\$750

**EXCEPTION:** If Nonmelanoma Skin Cancer is diagnosed during hospitalization, benefits will be limited to the day(s) the Covered Person actually received treatment for Nonmelanoma Skin Cancer. No benefits will be payable for losses incurred prior to the 30th day after the Effective Date shown in the Policy Schedule.

**OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE BENEFIT:** When a surgical operation is performed on a Covered Person for treatment of a diagnosed Invasive Cancer, and a surgical room charge is incurred, Aflac will pay \$300. For this benefit to be paid, surgeries must be performed on an outpatient basis in a Hospital or an Ambulatory Surgical Center. This benefit is payable once per day and is not payable on the same day the Hospital Confinement Benefit is payable. This benefit is payable in addition to the Surgery/Anesthesia Benefit. The maximum daily benefit will not exceed \$300. No lifetime maximum on number of operations.

This benefit is also payable for Nonmelanoma Skin Cancer surgery involving a flap or graft. It is not payable for the procedures listed in the Cancer Screening Benefit or any surgery performed in a Physician's office.

CONTINUING CARE BENEFITS:

**EXTENDED-CARE FACILITY BENEFIT:** When a Covered Person is hospitalized and receives Hospital Confinement Benefits and is later confined, within 30 days of the covered Hospital confinement, to an Extended-Care Facility, a skilled nursing facility, a rehabilitation unit or facility, a transitional care unit or any bed designated as a swing bed, or to a section of the Hospital used as such, (collectively referred to as "Extended-Care Facility"), Aflac will pay \$150 per day when a charge is incurred for such continued confinement. For each day this benefit is payable, Hospital Confinement Benefits are NOT payable. Benefits are limited to 30 days in each Calendar Year per Covered Person.

If more than 30 days separates confinements in an Extended-Care Facility, benefits are not payable for the second confinement unless the Covered Person again receives Hospital Confinement Benefits and is confined as an inpatient to the Extended-Care Facility within 30 days of that confinement.

**HOME HEALTH CARE BENEFIT:** When a Covered Person is hospitalized for the treatment of Invasive Cancer and then has either Home Health Care or Health Supportive Services provided on his or her behalf, Aflac will pay \$150 per day when a charge is incurred for each such visit, subject to the following conditions:

1. The Home Health Care or Health Supportive Services must begin within seven days of release from the Hospital.



2. This benefit is limited to ten days per hospitalization for each Covered Person.
3. This benefit is limited to 30 days in any Calendar Year for each Covered Person.
4. This benefit will not be payable unless the attending Physician prescribes such services to be performed in the home of the Covered Person and certifies that if these services were not available, the Covered Person would have to be hospitalized to receive the necessary care, treatment, and services.
5. Home Health Care and Health Supportive Services must be performed by a person, other than a member of your Extended Family, who is licensed, certified, or otherwise duly qualified to perform such services on the same basis as if the services had been performed in a health care facility.

This benefit is not payable the same day the Hospice Care Benefit is payable.

**HOSPICE CARE BENEFIT:** When a Covered Person is diagnosed with Invasive Cancer and therapeutic intervention directed toward the cure of the disease is medically determined to be no longer appropriate, and if the Covered Person's medical prognosis is one in which there is a life expectancy of one year or less as the direct result of Invasive Cancer (hereinafter referred to as "a Terminal Disease"), Aflac will pay a one-time benefit of \$1,000 for the first day the Covered Person receives Hospice care and \$50 per day thereafter for Hospice care. For this benefit to be payable, Aflac must be furnished: (1) a written statement from the attending Physician that the Covered Person has a Terminal Disease, and (2) a written statement from the Hospice certifying the days services were provided. Lifetime maximum for each Covered Person is \$12,000 (221 days).

This benefit is not payable the same day the Home Health Care Benefit is payable.

**NURSING SERVICES BENEFIT:** While confined in a Hospital for the treatment of Cancer, if a Covered Person requires and is charged for private nurses and their services other than those regularly furnished by the Hospital, Aflac will pay \$150 per day for full-time private care and attendance provided by such nurses (registered graduate nurses, licensed practical nurses, or licensed vocational nurses). These services must be required and authorized by the attending Physician. This benefit is not payable for private nurses who are members of your Extended Family. This benefit is payable for only the number of days the Hospital Confinement Benefit is payable. No lifetime maximum.

**SURGICAL PROSTHESIS BENEFIT:** Aflac will pay \$3,000 when a charge is incurred for surgically implanted prosthetic devices that are prescribed as a direct result of surgery for

Invasive Cancer treatment. Lifetime maximum of \$6,000 per Covered Person.

The Surgical Prosthesis Benefit does not include coverage for tissue expanders or a Breast Transverse Rectus Abdominis Myocutaneous (TRAM) Flap.

**NONSURGICAL PROSTHESIS BENEFIT:** Aflac will pay \$250 per occurrence, per Covered Person when a charge is incurred for nonsurgically implanted prosthetic devices that are prescribed as a direct result of treatment for Invasive Cancer. Examples of nonsurgically implanted prosthetic devices include voice boxes, hair pieces, and removable breast prostheses. Lifetime maximum of \$500 per Covered Person.

#### RECONSTRUCTIVE SURGERY BENEFIT:

**BREAST RECONSTRUCTION:** Aflac will pay the amount listed below when a charge is incurred for a reconstructive surgical operation that is performed on a Covered Person as a result of treatment of Cancer. The maximum daily benefit will not exceed \$3,000.

Breast Tissue/Muscle Reconstruction	
Flap Procedures	\$3,000
Breast Reconstruction (occurring within five years of breast Cancer diagnosis)	700
Breast Symmetry (on the nondiseased breast occurring within five years of breast reconstruction)	350
Permanent Areola Repigmentation	150

**OTHER RECONSTRUCTIVE SURGERY:** Aflac will pay the amount listed below when a charge is incurred for a reconstructive surgical operation that is performed on a Covered Person as a result of treatment of Cancer. The maximum daily benefit will not exceed \$700.

Facial Reconstruction	\$ 700
-----------------------	--------

Aflac will pay an indemnity benefit equal to 25% of the amount shown above for the administration of anesthesia during a covered reconstructive surgical operation.

If any reconstructive surgery is performed other than those listed, Aflac will pay an amount comparable to the amount shown above for the operation most nearly similar in severity and gravity. No lifetime maximum on number of operations.

**EGG HARVESTING, STORAGE (CRYOPRESERVATION), AND IMPLANTATION BENEFIT:** Aflac will pay \$1,500 for a Covered Person to have oocytes extracted and harvested due to a positive diagnosis of Invasive Cancer. In addition, Aflac will pay, one time per Covered Person, \$250 for the storage of a Covered Person's oocyte(s) or sperm when a charge is incurred to store with a licensed reproductive tissue bank or similarly licensed facility. Any such extraction, harvesting, or storage must occur prior to Chemotherapy or radiation treatment that has been prescribed for the Covered Person's

treatment of Cancer. Aflac will also pay \$250 for embryo transfer resulting from such stored oocyte(s) or sperm of a Covered Person. Lifetime maximum of \$2,000 per Covered Person.

**ANNUAL CARE BENEFIT:** Aflac will pay \$300 on the anniversary date of a Covered Person's diagnosis of a covered Invasive Cancer for care other than the direct treatment of Cancer to meet the Covered Person's physical, emotional, spiritual, or social needs. Lifetime maximum of five annual \$300 payments per Covered Person.

#### AMBULANCE, TRANSPORTATION, AND LODGING BENEFITS:

**AMBULANCE BENEFIT:** Aflac will pay \$250 when a charge is incurred for ambulance transportation of a Covered Person to or from a Hospital where the Covered Person receives treatment for Cancer. Aflac will pay \$2,000 when a charge is incurred for air ambulance transportation of a Covered Person to or from a Hospital where the Covered Person receives treatment for Cancer. This benefit is limited to two trips per confinement. The ambulance service must be performed by a licensed professional ambulance company. If the provider of service does not receive payment for services provided from any other source, and provided the benefit under this policy has not been paid, we will directly reimburse such provider of service. No lifetime maximum.

**TRANSPORTATION BENEFIT:** Aflac will pay 50 cents per mile for transportation, up to a combined maximum of \$1,500, if a Covered Person requires treatment that has been prescribed by the attending Physician for Cancer.

This benefit includes:

1. Personal vehicle transportation of the Covered Person limited to the distance of miles between the Hospital or Medical Facility and the residence of the Covered Person.
2. Commercial transportation (in a vehicle licensed to carry passengers for a fee) of the Covered Person and no more than one additional adult to travel with the Covered Person. If the treatment is for a covered Dependent Child and commercial transportation is necessary, Aflac will pay for up to two adults to travel with the covered Dependent Child. This benefit is limited to the distance of miles between the Hospital or Medical Facility and the residence of the Covered Person.

This benefit is payable up to a maximum of \$1,500 per round trip for all travelers and modes of transportation combined. No lifetime maximum.

**THIS BENEFIT IS NOT PAYABLE FOR TRANSPORTATION TO ANY HOSPITAL/FACILITY LOCATED WITHIN A 50-MILE RADIUS OF THE RESIDENCE OF THE COVERED**

**PERSON OR FOR TRANSPORTATION BY AMBULANCE TO OR FROM ANY HOSPITAL.**

**LODGING BENEFIT:** Aflac will pay \$80 per day when a charge is incurred for lodging, in a room in a motel, hotel, or other commercial accommodation, for you or any one adult family member when a Covered Person receives treatment for Cancer at a Hospital or Medical Facility more than 50 miles from the Covered Person's residence. This benefit is not payable for lodging occurring more than 24 hours prior to treatment or for lodging occurring more than 24 hours following treatment. This benefit is limited to 90 days per Calendar Year.

#### PREMIUM WAIVER AND RELATED BENEFITS:

**WAIVER OF PREMIUM BENEFIT:** If you, due to having Cancer, are completely unable to perform all of the usual and customary duties of your occupation (if you are not employed: your continuing inability to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual and customary way or to engage with reasonable continuity in another occupation in which you could reasonably be expected to perform satisfactorily considering education, training, experience, station of life, physical and mental capacity) for a period of 90 continuous days, Aflac will waive, from month to month, any premiums falling due during your continued inability. For premiums to be waived, Aflac will require an employer's statement (if applicable) and a Physician's statement of your inability to perform said duties or activities, and may each month thereafter require a Physician's statement that total inability continues.

If you die and your Spouse becomes the new Named Insured, premiums will resume and be payable on the first premium due date after the change. The new Named Insured will then be eligible for this benefit if the need arises.

Aflac will also waive, from month to month, any premiums falling due while you are receiving Hospice Benefits.

**CONTINUATION OF COVERAGE BENEFIT:** Aflac will waive all monthly premiums due for the policy and riders for up to two months if you meet all of the following conditions:

1. Your policy has been in force for at least six months;
2. We have received premiums for at least six consecutive months;
3. Your premiums have been paid through payroll deduction, and you leave your employer for any reason;
4. You or your employer notifies us in writing within 30 days of the date your premium payments ceased because of your leaving employment; and

5. You re-establish premium payments through:
  - (1) your new employer's payroll deduction process, or
  - (2) direct payment to Aflac.

You will again become eligible to receive this benefit after:

1. You re-establish your premium payments through payroll deduction for a period of at least six months, and
2. We receive premiums for at least six consecutive months.

"Payroll deduction" means your premium is remitted to Aflac for you by your employer through a payroll deduction process or any other method agreed to by Aflac and the employer.

(4) Optional Benefits:

INITIAL DIAGNOSIS BUILDING BENEFIT RIDER:  
(SERIES B70050) Applied for ☐ Yes ☐ No

INITIAL DIAGNOSIS BUILDING BENEFIT: This benefit can be purchased in units of \$100 each, up to a maximum of five units or \$500. If more than one unit has been purchased, the number of units purchased must be multiplied by \$100. The number of units you purchased is shown in both the Policy Schedule and the attached application.

The INITIAL DIAGNOSIS BUILDING BENEFIT will increase the amount of your Initial Diagnosis Benefit, as shown in the policy, by \$100 for each unit purchased for each Covered Person on the anniversary date of their coverage, while coverage remains in force. (The amount of the monthly increase will be determined on a pro rata basis.) This benefit will be paid under the same terms as the Initial Diagnosis Benefit in the policy to which the rider is attached. This benefit will cease to build for each Covered Person on the anniversary date of the rider following the Covered Person's 65th birthday or at the time Invasive Cancer is diagnosed for that Covered Person, whichever occurs first. However, regardless of the age of the Covered Person on the Effective Date of coverage, this benefit will accrue for a period of at least five years, unless Invasive Cancer is diagnosed prior to the fifth year of coverage.

Exceptions, Reductions, and Limitations of Rider Series B70050:

The rider contains a 30-day waiting period. If a Covered Person has Invasive Cancer diagnosed before his or her coverage has been in force 30 days, you may, at your option, elect to void the rider from its beginning and receive a full refund of premium paid for the rider, less any benefits paid under the rider.

The Initial Diagnosis Building Benefit is not payable for: (1) any Invasive Cancer diagnosed or treated before the Effective

Date of coverage under the rider and the subsequent recurrence, extension, or metastatic spread of such Invasive Cancer; (2) Invasive Cancer diagnosed during the rider's 30-day waiting period; or (3) the diagnosis of Nonmelanoma Skin Cancer. Any Covered Person who has had a previous diagnosis of Invasive Cancer will NOT be eligible for an Initial Diagnosis Building Benefit under the rider for a recurrence, extension, or metastatic spread of that same Invasive Cancer.

DEPENDENT CHILD RIDER: (SERIES B70051)  
Applied for ☐ Yes ☐ No

DEPENDENT CHILD BENEFIT: Aflac will pay \$10,000 when a covered Dependent Child is diagnosed as having Invasive Cancer while the rider is in force.

This benefit is payable under the rider only once for each covered Dependent Child. In addition to the Positive Medical Diagnosis, we may require additional information from the attending Physician and Hospital.

Exceptions, Reductions, and Limitations of Rider Series B70051:

The rider contains a 30-day waiting period. If a covered Dependent Child has Invasive Cancer diagnosed before his or her coverage has been in force 30 days, you may, at your option, elect to void the rider from its beginning and receive a full refund of premium paid for the rider, less any benefits paid under the rider.

The Dependent Child Benefit is not payable for: (1) any Invasive Cancer diagnosed or treated before the Effective Date of the rider and the subsequent recurrence, extension, or metastatic spread of such Invasive Cancer; (2) Invasive Cancer diagnosed during the rider's 30-day waiting period; or (3) the diagnosis of Nonmelanoma Skin Cancer. Any Dependent Child who has had a previous diagnosis of Invasive Cancer will NOT be eligible for any benefit under the rider for a recurrence, extension, or metastatic spread of that same Invasive Cancer.

SPECIFIED-DISEASE BENEFIT RIDER: (SERIES B70052)  
Applied for ☐ Yes ☐ No

SPECIFIED-DISEASE INITIAL BENEFIT: While coverage is in force, if a Covered Person is first diagnosed, after the Effective Date of coverage under the rider, with any of the covered Specified Diseases, Aflac will pay a benefit of \$2,000. This benefit is payable only once per Specified Disease per Covered Person. NO OTHER BENEFITS ARE PAYABLE FOR ANY COVERED SPECIFIED DISEASE NOT PROVIDED FOR IN THE RIDER.

HOSPITAL CONFINEMENT BENEFITS:

HOSPITALIZATION FOR 30 DAYS OR LESS: When a Covered Person is confined to a Hospital for a covered Specified Disease for 30 days or less, Aflac will pay \$400



for each day the Covered Person is charged for a room as an inpatient.

**HOSPITALIZATION FOR 31 DAYS OR MORE:** During any continuous period of Hospital confinement of 31 days or more for a covered Specified Disease, Aflac will pay benefits as described above for the first 30 days, and beginning with the 31st day of such continuous Hospital confinement, Aflac will pay \$800 for each day the Covered Person is charged for a room as an inpatient.

Exceptions, Reductions, and Limitations of Rider Series B70052:

Specified diseases must be first diagnosed by a Physician 30 days following the Effective Date of coverage under the rider for benefits to be paid. The diagnosis must be made by and upon a tissue specimen, culture(s), and/or titer(s). If a Covered Person has a Specified Disease diagnosed before his or her coverage has been in force 30 days, benefits for treatment of that Specified Disease will apply only to treatment occurring after two years from the Effective Date of such person's coverage. At your option, you may elect to void the rider from its beginning and receive a full refund of premium paid for the rider, less any benefits paid under the rider.

(5) Payment of Nonsurgical Treatment Benefits:

If an initial prescription of Hormonal Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy medication instructs a Covered Person to take the medication orally for a period of thirty days or less as part of a treatment regimen for Cancer, then the payment under the applicable Nonsurgical Treatment Benefit is limited to the Calendar Month in which the medication was prescribed, received, and the Covered Person incurred a charge.

If a prescription of Hormonal Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy medication which instructs a Covered Person to take the medication orally for a period of thirty days or less as part of a treatment regimen for Cancer is refilled during a Calendar Month in which the stated amount under the applicable Nonsurgical Treatment Benefit has previously been paid, then we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for one additional Calendar Month for which it has not previously been paid without requiring proof a Covered Person incurred a charge for the medication during that additional Calendar Month. Otherwise, if the prescription is refilled during a Calendar Month in which the stated amount under the applicable Nonsurgical Treatment Benefit has not been previously paid, then the benefit is limited to the Calendar Month in which the medication was prescribed, received, and the Covered Person incurred a charge.

If an initial prescription of Hormonal Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy medication instructs a Covered Person to take the medication orally for a period of more than thirty days but less than 61 days as part of a treatment regimen for Cancer, then we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for one additional, consecutive Calendar Month without requiring proof a Covered Person incurred a charge for the medication during the additional, consecutive Calendar Month.

If an initial prescription of Hormonal Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy medication instructs a Covered Person to take the medication orally for a period of more than sixty days but less than 91 days as part of a treatment regimen for Cancer, then we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for two additional, consecutive Calendar Months without requiring proof a Covered Person incurred a charge for the medication during the additional, consecutive Calendar Months.

If a prescription of Hormonal Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy medication which instructs a Covered Person to take the medication orally for a period of more than thirty days as part of a treatment regimen for Cancer is refilled during a Calendar Month in which the payment under the applicable Nonsurgical Treatment Benefit has previously been paid, then we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for up to three additional, consecutive Calendar Months for which it has not previously been paid without requiring proof a Covered Person incurred a charge for the medication during the three additional, consecutive Calendar Months. Otherwise, if the prescription is refilled during a Calendar Month in which the payment under the applicable Nonsurgical Treatment Benefit has not been previously paid, then, so long as the Covered Person incurred a charge during the first Calendar Month of the prescription, for refills instructing a Covered Person to take the medication orally for a period of more than thirty days but less than 61 days as part of a treatment regimen for Cancer, we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for one additional, consecutive Calendar Month without requiring proof a Covered Person incurred a charge for the medication during the additional, consecutive Calendar Month, and for refills instructing a Covered Person to take the medication orally for a period of more than sixty days but less than 91 days, we will pay the stated amount under the applicable Nonsurgical Treatment Benefit in advance for two additional, consecutive Calendar Months without requiring proof a Covered Person incurred a charge for the medication during the additional, consecutive Calendar Months.

For injected treatment, the stated amount under the applicable Radiation Therapy, Chemotherapy, Immunotherapy, Or Experimental Chemotherapy Benefit is payable one time per prescribed injection, but not more than one time per Calendar Month. The Surgical/Anesthesia Benefit provides amounts payable for insertion and removal of a pump. Benefits will not be paid for each month of continuous infusion of medications dispensed by a pump, implant, or patch.

If only Experimental Chemotherapy is payable during any Calendar Month, the benefit amount will be reduced 50% for Experimental Chemotherapy for which no charge is incurred. If a Covered Person received the stated amount under the applicable Radiation Therapy, Chemotherapy, Immunotherapy, Or Experimental Chemotherapy Benefit at the reduced 50% amount and, later in the same Calendar Month, receives Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Chemotherapy where a charge is incurred, we will pay the difference between the 50% previously received and the Radiation Therapy, Chemotherapy, Immunotherapy, or Experimental Therapy Benefit.

(6) Exceptions, Reductions, and Limitations of the Policy (policy is not a daily hospital expense plan):

Except as specifically provided in the Benefits section of the policy, Aflac will pay only for treatment of Cancer, including direct extension, metastatic spread, or recurrence. Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); or any other disease, sickness, or incapacity.

The policy contains a 30-day waiting period. If a Covered Person has Cancer diagnosed before his or her coverage has been in force 30 days, benefits for treatment of that Cancer, or any recurrence, extension, or metastatic spread of that same Cancer will apply only to treatment occurring after two years from the Effective Date of such person's coverage. At your option, you may elect to void the coverage and receive a full refund of premium.

The Initial Diagnosis Benefit is not payable for: (1) any Invasive Cancer diagnosed or treated before the Effective Date of the policy and the subsequent recurrence, extension, or metastatic spread of such Invasive Cancer (2) Invasive Cancer diagnosed during the policy's 30-day waiting period; or (3) the diagnosis of Nonmelanoma Skin Cancer. Any Covered Person who has had a previous diagnosis of

Invasive Cancer will NOT be eligible for an Initial Diagnosis Benefit under the policy for a recurrence, extension, or metastatic spread of that same Invasive Cancer.

Aflac will not pay benefits whenever a policyholder is determined to be a Specially Designated National or Blocked Person as defined by the Office of Foreign Assets Control (OFAC). Aflac will periodically check all policyholders against the list published by OFAC. If a policyholder is listed as a Specially Designated National or Blocked Person, the policy will be suspended and reported to OFAC.

Aflac will not pay benefits for any loss that is diagnosed or treated outside the territorial limits of the United States or its possessions.

Aflac may void the policy and will not pay benefits whenever: (1) material facts or circumstances have been concealed or misrepresented in making a claim under the policy; or (2) fraud is committed or attempted in connection with any matter relating to the policy with the intent to deceive. If you have received benefits that were not contractually due under the policy, then Aflac reserves the right to offset any benefits payable under the policy up to the amount of benefits you received that were not contractually due.

(7) Renewability: The policy is guaranteed renewable for your lifetime as long as you pay the premiums when they are due or within the grace period. We may discontinue or terminate the policy if you have performed an act or practice that constitutes fraud, or have made an intentional misrepresentation of material fact, relating in any way to the policy, including claims for benefits under the policy. We may change the premium we charge, but not specific to any one person. Any premium change will be made for all policies of the same form number and premium classification in the state where the policy was issued that are then in force.

(8) Premiums: Your Premium for the policy is:

	Annual	Semi-annual	Quarterly	Monthly
Policy:	\$____	\$____	\$____	\$____
Rider:	\$____	\$____	\$____	\$____
Rider:	\$____	\$____	\$____	\$____
Rider:	\$____	\$____	\$____	\$____

Aflac's ratio of incurred claims to earned premiums (loss-ratio) for the preceding calendar year was 51% (rounded to the nearest percentage point (integer)).

RETAIN FOR YOUR RECORDS.

THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.

## TERMS YOU NEED TO KNOW

**CANCER:** Disease manifested by the presence of a malignant tumor and characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Cancer also includes but is not limited to leukemia, Hodgkin's disease, myelodysplastic blood disorder, myeloproliferative blood disorder, or internal carcinoma in situ (a type of cancer in any area of the body whose cells are localized or confined to the site of origin and have not invaded surrounding tissue or spread to other tissue or organs [metastasized]), and melanoma. Cancer must receive a positive medical diagnosis.

**1. INVASIVE CANCER:** all cancers other than nonmelanoma skin cancer (see definition of nonmelanoma skin cancer).

**2. NONMELANOMA SKIN CANCER:** a cancer other than a melanoma that begins in the outer part of the skin (epidermis).

**Premalignant conditions or conditions with malignant potential, other than those specifically named above, will not be considered cancer.**

**COVERED PERSON:** Any person insured under the coverage type that you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/spouse only (named insured and spouse), one-parent family (named insured and

dependent children), or two-parent family (named insured, spouse and dependent children). Spouse is defined as the person to whom you are legally married or the person to whom you are joined in a domestic partnership and who is listed on your application. Newborn children are automatically insured for 30 days from the moment of birth. If coverage is for individual or named insured/spouse only and you desire uninterrupted coverage for a newborn child beyond the first 30 days, you must notify Aflac in writing within 31 days of the child's birth and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due, if any. Coverage will include any other dependent child, regardless of age, who is incapable of self-sustaining employment by reason of intellectual or physical disability and who became so disabled prior to age 26 and while covered under the policy. Dependent children are your natural children, stepchildren or legally adopted children who are under age 26. Children born to your dependent children or children born to the dependent children of your spouse are not covered under the policy.

**EFFECTIVE DATE:** The date(s) coverage begins as shown in the Policy Schedule or any attached endorsements or riders. The effective date is not the date you signed the application for coverage.



## ADDITIONAL INFORMATION

An ambulatory surgical center does not include a physician's or dentist's office, a clinic or other such location.

Experimental chemotherapy does not include laboratory tests, diagnostic X-rays, immunoglobulins, immunotherapy, colony-stimulating factors, therapeutic devices, or other procedures related to these experimental treatments.

The term hospital does not include any institution or part thereof used as an emergency room; an observation unit; a rehabilitation unit; a hospice unit, including any bed designated as a hospice or a swing bed; a convalescent home; a rest or nursing facility; a psychiatric unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial or educational care, care or treatment for persons suffering from mental disease or disorders, care for the aged, or care for persons addicted to drugs or alcohol.

The term physician does not include you, a member of your extended family, or anyone who normally resides in your home or residence.

A stem cell transplantation does not include the bone marrow transplantation.

The diagnosis date is not the date the diagnosis is communicated to the covered person.

If nonmelanoma skin cancer is diagnosed during hospitalization, benefits will be limited to the day(s) the covered person actually received treatment for nonmelanoma skin cancer.

If treatment for cancer is received in a U.S. government hospital, Aflac will not require a covered person to be charged for such services for benefits to be payable.





aflac.com || **1.800.99.AFLAC** (1.800.992.3522)

Underwritten by:  
American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

