



**OPTIONAL LUMP SUM  
CRITICAL ILLNESS BENEFIT RIDER**

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



# AFLAC PLUS RIDER

## OPTIONAL LUMP SUM CRITICAL ILLNESS BENEFIT RIDER

Rider Series CIRIDER

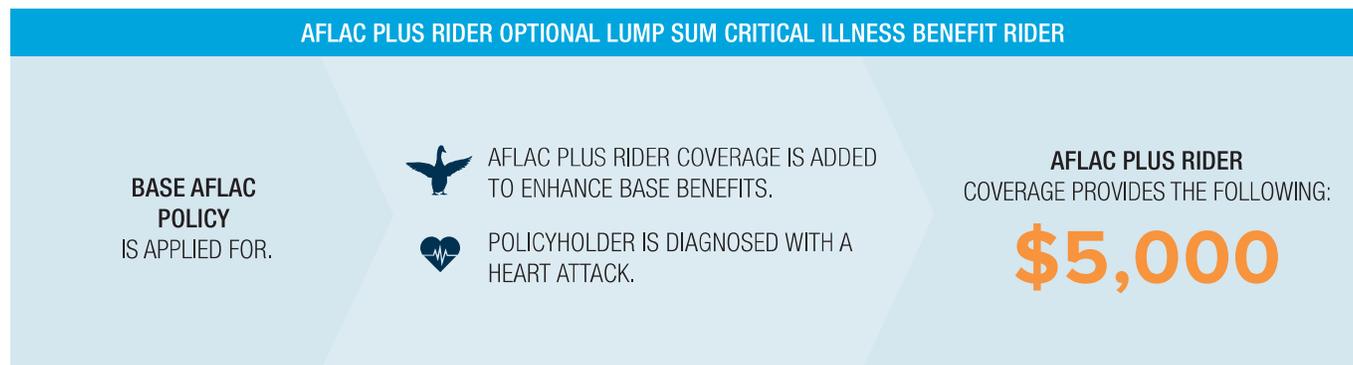


### Boost your protection with the Aflac Plus Rider

Like many people, you probably have insurance to cover auto accidents, fires, burglaries, and standard hospital bills. But what would happen to your family's finances if you experienced a catastrophic event, such as a heart attack, stroke, advanced Alzheimer's disease, or advanced Parkinson's disease—an event that knocked you off your feet? Even a severe case of COVID, flu or pneumonia and accompanying costs could change your life forever.

The Aflac Plus Rider can help. This rider can be attached to select policies, further boosting your benefits. The Aflac Plus Rider pays a specific benefit amount when you are diagnosed with a covered event. You can use the cash to help pay out-of-pocket expenses, such as utility bills, car payments, and mortgage or rent payments. **For a list of policies the Aflac Plus Rider can be added to, please contact your Aflac insurance agent/producer.**

#### How it works



The above example is based on a scenario for Aflac Lump Sum Critical Illness Benefit Rider that includes the following benefit conditions: Heart Attack (Tier One Critical Illness Event Benefit) of \$5,000. The Tier One Critical Illness Event Benefit pays \$5,000 for a covered tier one critical illness event.

Benefits and/or premiums may vary based on state. The rider has limitations, exclusions and pre-existing conditions limitations that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy and rider for complete benefit details, definitions, limitations and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

## Aflac Plus Rider Benefit Overview

**BENEFIT:**

**DESCRIPTION:**

<p><b>TIER ONE CRITICAL ILLNESS EVENT BENEFIT</b></p>	<p><b>\$5,000</b> upon a covered person's onset date of one of the following:</p> <ol style="list-style-type: none"> <li>1. Heart Attack</li> <li>2. Stroke</li> <li>3. Coma</li> <li>4. Paralysis</li> <li>5. Type 1 Diabetes</li> <li>6. Traumatic Brain Injury</li> <li>7. Advanced Alzheimer's Disease</li> <li>8. Advanced Parkinson's Disease</li> <li>9. Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)</li> <li>10. Loss of Independence</li> <li>11. Sustained Multiple Sclerosis</li> <li>12. Permanent Loss of Sight</li> <li>13. Permanent Loss of Hearing</li> <li>14. Permanent Loss of Speech</li> <li>15. Sudden Cardiac Arrest</li> </ol> <p>This benefit is payable once per covered person, per lifetime.</p>												
<p><b>SUBSEQUENT TIER ONE CRITICAL ILLNESS EVENT BENEFIT</b></p>	<p><b>\$2,500</b> upon a covered person's onset date of:</p> <ul style="list-style-type: none"> <li>• a recurrence of that <b>same</b> Tier One Critical Illness Event, or</li> <li>• an occurrence of a <b>different</b> Tier One Critical Illness Event.</li> </ul> <p>This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.</p>												
<p><b>TIER TWO CRITICAL ILLNESS EVENT BENEFIT</b></p>	<p><b>\$1,250</b> upon a covered person's onset date of one of the following:</p> <table border="0"> <tr> <td>1. Encephalitis</td> <td>6. Necrotizing Fasciitis</td> </tr> <tr> <td>2. Bacterial Meningitis</td> <td>7. Osteomyelitis</td> </tr> <tr> <td>3. Lyme Disease</td> <td>8. Systemic Lupus</td> </tr> <tr> <td>4. Sickle Cell Anemia</td> <td>9. Cystic Fibrosis</td> </tr> <tr> <td>5. Cerebral Palsy</td> <td></td> </tr> </table> <p>This benefit is not payable on the same day as the Tier One Critical Illness Event Benefit.</p>	1. Encephalitis	6. Necrotizing Fasciitis	2. Bacterial Meningitis	7. Osteomyelitis	3. Lyme Disease	8. Systemic Lupus	4. Sickle Cell Anemia	9. Cystic Fibrosis	5. Cerebral Palsy			
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<p><b>CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT</b></p>	<p><b>\$1,250</b> when a covered person undergoes Coronary Artery Bypass Graft Surgery.</p> <p>This benefit is payable once per covered person, per lifetime.</p>												
<p><b>TIER THREE CRITICAL ILLNESS EVENT BENEFIT</b></p>	<p>Pays the highest applicable benefit amount listed per period of hospital confinement or period of intensive care unit confinement upon a covered person's onset date of the following:</p> <table border="0"> <tr> <td>1. Human Coronavirus</td> <td>4. Pneumonia</td> </tr> <tr> <td>2. Bird Flu/H5N1</td> <td>5. Ebola</td> </tr> <tr> <td>3. Influenza</td> <td></td> </tr> </table> <p><b>Benefit amounts:</b></p> <table border="0"> <tr> <td>Hospital confinement 4-9 days</td> <td><b>\$1,250</b></td> </tr> <tr> <td>Hospital confinement 10 days or more</td> <td><b>\$3,125</b></td> </tr> <tr> <td>Intensive care unit confinement</td> <td><b>\$5,000</b></td> </tr> </table> <p>Maximum amount payable per 180 days is \$5,000.</p>	1. Human Coronavirus	4. Pneumonia	2. Bird Flu/H5N1	5. Ebola	3. Influenza		Hospital confinement 4-9 days	<b>\$1,250</b>	Hospital confinement 10 days or more	<b>\$3,125</b>	Intensive care unit confinement	<b>\$5,000</b>
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Refer to the following summary pages for benefit details, definitions, limitations and exclusions.