

Aflac Group Critical Illness Insurance

When you recover, make sure your finances do, too.

A Critical Illness doesn't just take a toll on your health; it can have an impact on your finances as well. But with **Aflac Group Critical Illness**, you can help protect your financial stability.

Critical Illness protection designed with your financial well-being in mind.

By offering Group Critical Illness Insurance, CWA LOCAL 1032 is seeking to help its members by delivering powerful protection from a company that has been trusted for more than 60 years. Aflac Group Critical Illness pays a lump sum cash benefit to help cover the cost of a covered critical illness such as cancer, renal failure, heart attack or stroke.

With Aflac Group Critical Illness, you can make sure that if your health takes a turn for the worse, your financial health doesn't.

Face Amounts:

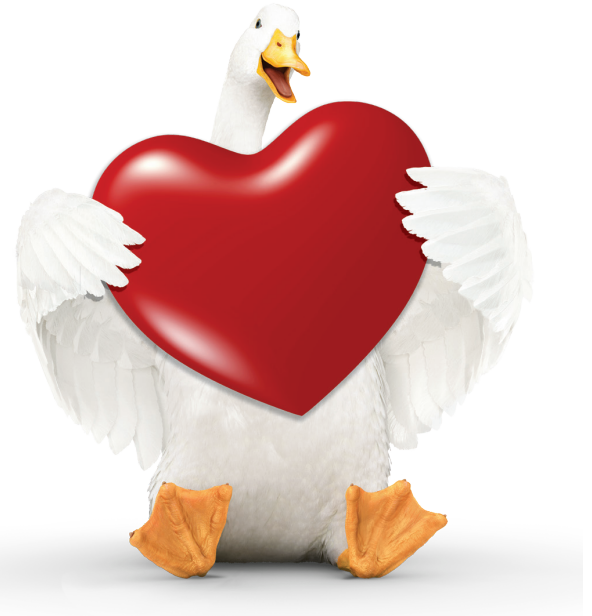
- Member: Guaranteed Issue up to \$20,000
- Spouse: Guaranteed Issue up to \$20,000
- In order to apply for spouse coverage, the member must also apply
- Dependent Children under age of 26: 50% of the member's amount at no additional charge

Features Include:

- Guaranteed-issue coverage is available
- Payroll deducted
- Portable with certain stipulations

Benefits Include:

- Lump-sum benefits for: Internal/Invasive Cancer, Heart Attack, Major Organ Transplant, End Stage Renal Failure, Stroke
- Carcinoma in Situ (pays at 25%.)
- Coronary Artery Bypass Surgery (pays at 25%.)



Limitations and Exclusions

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.

BENEFITS ARE NOT REDUCED UPON ATTAINMENT OF ANY AGE.

The applicable benefit amount will be paid if the date of diagnosis occurs while the certificate is in force; and the cause of the illness is not excluded by name or specific description.

CRITICAL ILLNESS EXCLUSIONS

Benefits will not be paid for loss due to:

- Intentionally self-inflicted injury or action;
- Suicide or attempted suicide while sane or insane;
- Illegal activities or participation in an illegal occupation;
- War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence;
- Substance abuse; or
- Pre-Existing Conditions (except as stated below).

No benefits will be paid for loss which occurred prior to the effective date.

No benefits will be paid for diagnosis made or treatment received outside of the United States.

PRE-EXISTING CONDITION LIMITATION

Pre-Existing Condition means a sickness or physical condition which, within the 6-month period prior to the effective date, resulted in you receiving medical advice or treatment. We will not pay benefits for any pre-existing condition starting within 6 months of the effective date. A claim for benefits for loss starting after 6 months from the effective date will not be reduced or denied on the grounds that it is caused by a pre-existing condition.

A critical illness will no longer be considered pre-existing at the end of 6 consecutive months starting and ending after the effective date. Applicable to Cancer and/or Carcinoma in Situ: if all other plan provisions are met, recurrence of a previously diagnosed cancer will not be reduced or denied provided the diagnosis is made when the certificate is in-force, and provided the insured is free of any signs or symptoms of that cancer for 6 consecutive months, and has been treatment free for that cancer for 6 consecutive months.

aflacgroupinsurance.com | 1.800.433.3036

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details, limitations and exclusions.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina