



Aflac Updates Lump Sum Critical Illness Plan

Columbus, GA – September 4, 2013 – Aflac, the No. 1 provider of voluntary and guaranteed-renewable insurance in the United States, today announced that it has enhanced its Lump Sum Critical Illness insurance policy to offer more options such as guaranteed-issue, dependent child coverage and an HSA-compatible policy. The new plan pays cash benefits to help employees with costs associated with an unexpected health event that might not be covered by major medical insurance. These cash benefits can be used for medical treatment, living expenses and other out-of-pocket expenses for a covered critical illness event including heart attack, stroke, paralysis, coma, major human organ transplant and end-stage renal failure.

The Lump Sum Critical Illness insurance policy highlights include:

- **New Options:** Employers can offer additional benefits solutions that best meet the needs of their employees such as:
 - Guaranteed-issue is available for \$10,000 of coverage including an optional Lump Sum Cancer Rider.
 - An HSA-compatible (Health Savings Account) policy is available.
- **Dependent Child Coverage:** Dependent children are covered at no additional cost.
- **Major Critical Illness Event Benefit:** The plan offers up to \$100,000 of coverage.

Considering more than 900,000 people have a heart attack and nearly 800,000 people have a stroke each year,¹ treatment for these critical illnesses can have an adverse effect on a family's finances. For instance, the cost of care in the first 30 days following a severe stroke is \$20,346 with a lifetime cost of \$140,048.² However, 46 percent of American workers have less than \$1,000 in savings to use for out-of-pocket expenses associated with an unexpected serious illness or accident, and 25 percent of employees have less than \$500 according to the 2013 Aflac WorkForces Report.

"As recent studies show, the chances of a person being diagnosed with a critical illness are high and the out-of-pocket expenses associated with them can be costly too," said J. Keith Pellerin, vice president of Product Development and Innovation at Aflac. "Aflac's Lump Sum Critical Illness plan is designed to help alleviate financial stress about rising health care expenses so employees can focus on getting better."

For more information, visit aflac.com/business. To join the conversation, follow [@aflac](https://twitter.com/aflac) on Twitter.

¹ Heart Disease and Stroke Statistics, 2012 Update, American Heart Association

² The Hastings Center, Health Care Cost Monitor, Jan. 22, 2010

About Aflac

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products provide protection to more than 50 million people worldwide. For seven consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World's Most Ethical Companies. In 2013, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 15th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit aflac.com or espanol.aflac.com.

Aflac herein means American Family Life Assurance Company of Columbus.

FORTUNE 100 Best Companies to Work For and World's Most Admired Companies are registered trademarks of Time Inc. and are used under License. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, Aflac.

###

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

This is a brief product overview only. The policy has limitations that may affect benefits payable. Please consult your Aflac insurance agent for more information on plan benefits, limitations, and exclusions.