

This is a brief product overview only. Please consult your Aflac insurance agent/producer for full plan benefits and limitations. Certain policies may not be available in all states. Benefits are determined by state and plan level selected.

POLICIES:

FEATURES:

NEEDS:

Accident

Policy Series A-34000
Policies A-34100-ID, A-34200-ID, A-34100-TN, A-34200-TN,
A-34100-OK, A-34200-OK, A-34100-OR, A-34200-OR,
A-34100-PA, A-34200-PA

- **Emergency Treatment Benefit**
- **Specific-Sum Injuries Benefit**
- **Accidental-Death Benefit**
- **Initial Hospitalization Benefit**
- **Plus much more**

- In 2002, about 36 percent of all hospital emergency department visits in the United States were injury-related.
- A disabling injury occurs in the home about every 4 seconds.
- Unintentional injuries are the leading cause of death for people ages 1 to 34 and are the fifth leading cause of death overall.

Injury Facts, 2004 Edition, National Safety Council

Short-Term Disability

Policy Series A-57400
Policies A-57400-ID, A-57400-TN, A-57400-OK
A-57400-OR, A-57400-PA

- **Selection of:**
 - **Monthly benefit amount**
 - **Elimination period**
 - **Benefit period**
- **Guaranteed-renewable to age 70**
- **Benefits paid directly to you unless you choose otherwise**
- **Benefits paid regardless of any other insurance**

- A fatal injury occurs every 5 minutes, and a disabling injury occurs every 1.5 seconds.
- There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 13 seconds.
- In the home, there is a fatal injury every 16 minutes and a disabling injury every 4 seconds.

Injury Facts, 2004 Edition, National Safety Council

Cancer/Specified-Disease

Policy Series A-75000
Policies A-75100-ID, A-75200-ID, A-75300-ID, A-75100-TN, A-75200-TN, A-75300-TN,
A-75100-OR, A-75200-OR, A-75300-OR, A-75100-PA, A-75200-PA, A-75300-PA,
A-75100-OK, A-75200-OK, A-75300-OK

- **First-Occurrence Benefit**
- **Hospital Confinement Benefit**
- **Radiation and Chemotherapy Benefit**
- **Cancer Screening Wellness Benefit**
- **Plus much more**

- In the United States, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3. About 1,372,910 new cancer cases are expected to be diagnosed in 2005.
- Approximately 9.6 million Americans with a history of cancer were alive in January 2001.
- The five-year relative survival rate for all cancers combined is 64 percent.

American Cancer Society, Cancer Facts & Figures 2005

Hospital Confinement Indemnity

Policy Series A-44000 and A-46000
Policies A-44100-ID, A-44200-ID, A-44100-TN, A-44200-TN, A-44100-OK, A-44200-OK,
A-44100-PA, A-44200-PA, A-44100-OR through A-44300-OR

- **Hospital Confinement Benefit**
- **Rehabilitation Unit Benefit**
- **Surgical Benefit**
- **Plus much more**

- In 2002, an average hospital stay cost \$7,354.60.
- In 2002, outpatient surgery accounted for 63 percent of all operations.

Hospital Statistics 2004 Edition, Health Forum, L.L.C., an affiliate of the American Hospital Association, 2004

Specified Health Event

Policy Series A-70000
Policies A-70100-ID, A-70200-ID, A-70100-TN, A-70200-TN,
A-70100-OR, A-70200-OR, A-70100-PA, A-70200-PA,
A-70100-OK, A-70200-OK

- **Pays a First-Occurrence Benefit as well as Hospital Confinement and Continuing Care Benefits for:**
 - **Heart attack & coronary artery bypass surgery**
 - **Stroke**
 - **End-stage renal failure**
- **Major human organ transplant**
- **Major third-degree burns**
- **Coma**
- **Paralysis**

- About every 26 seconds, an American will suffer a coronary event. In fact, 1,200,000 new or recurring cases are estimated annually.
- On average, someone in the United States has a stroke every 45 seconds. Each year, about 700,000 people experience a new or recurrent stroke. Between 50 percent and 70 percent of stroke survivors regain functional independence.

American Heart Association, Heart Disease and Stroke Statistics – 2005 Update

Hospital Intensive Care

Policy Series A-18200
Policies A-1820C-ID, A-1820C-TN, A-1820B-OR, A-1820C-PA, A-1820B-OK

- **Daily ICU Confinement Benefit**
- **Daily Subacute Unit Confinement Benefit**
- **Plus much more**

- The cost difference between a general hospital room and a trip to the ICU, particularly for coronary and neonatal care, is huge. Beyond the room charges, expenses can soar well above the benefit levels of standard health plans.

Dental

Policy Series A81000
Policies A81100ID through A81300ID, A81000OK through A81300OK,
A81100OR through A81400OR, A81100PA through A81300PA,
A81100TN through A81300TN

- **Freedom of choice (Pick any dentist)**
- **Portable**
- **Guaranteed-renewable at the same payroll rate**
- **Pays regardless of any other insurance you may have**
- **No deductible**
- **Easy to understand**

- Good oral care—including periodic wellness visits—helps reduce the likelihood of expensive treatment later on. For every \$1 spent on prevention in oral health care, \$8 to \$50 are saved in restorative and emergency treatment.

"Take a Bite Out of Dental Expenses," ADHA, <<http://www.adha.org/media/stories/expenses.htm>> (September 29, 2004)

Life

Policy Series A-62000
Policies A-62100, A-62200, A-62100-OR, A-62200-OR,
A-62100-PA, A-62200-PA, A-62100, A-62200-TN,
A-62100-OK, A-62200-OK

- **Provides up to \$100,000 of term life, whole life, or a combination of both on a very competitive basis**
- **Waiver of Premium Benefit**
- **Optional Spouse & Child Riders**
- **Optional Accidental-Death Benefit Rider**

- Help maintain your standard of living and meet emergency obligations (particularly in dual-income households) by providing immediate cash resources.

Hospital Confinement Sickness Indemnity

Policy Series A-45000
Policies A-45100-ID through A-45300-ID, A-45100-OR through A-45300-OR,
A-45100-PA through A-45300-PA, A-45100-TN through A-45300-TN,
A-45100-OK through A-45300-OK

- **Physician Visits Benefit**
- **Initial Hospitalization Benefit**
- **Major Diagnostic Exams Benefit**
- **Surgical Benefit**
- **Plus much more**

- Illness rather than injury is the leading cause of emergency room visits.* The demand for coverage that addresses physician costs for treatment of sickness continues to escalate.

**Injury Facts, 2003 Edition, National Safety Council*

Vision

Policy Series VSN100
Policies VSN100ID, VSN100PA, VSN100OR, VSN100TN

- **Eye Examination Benefit**
- **Vision Correction Benefit**
- **Specific Eye Disease/Disorder Benefit**
- **No network restrictions**
- **Plus much more**

- About 135 million Americans or 62 percent of the adult population wear prescription eyewear, and 48 percent of the U.S. adult population have an eye exam every year or less.¹ Women are 43 percent more likely to have vision problems than men.¹ Studies have shown that 1-in-4 children has vision problems.² About 70 percent of American companies extended vision benefits to workers in 2003.

¹Vision Council of America, Vision Facts and Statistics (February 16, 2005) ²Employee Benefit News (April 15, 2004)

Ask us about our long-term care and other plans for seniors and retirees.

VALUE-ADDED SERVICES

Aflac's payroll deduction and Section 125 capabilities offer powerful ways to:

- Eliminate or reduce the pressure for future company-paid plans.
- Strengthen benefits packages in a tight labor market.
- Introduce choice and portability at the employee level.
- Let employees access the power of pre-tax dollars.
- Save FICA contributions.
- Communicate the value of total company benefits in real-dollar terms.

Aflac is number one in payroll marketing, insuring:

- Over **11,047** state governments (and government agencies) and municipalities (company statistics, January 2005).
- More than **970** colleges (company statistics, January 2005).
- Over **1,786** hospitals (company statistics, January 2005).
- Over **11,554** school districts (company statistics, January 2005).
- More than **343,000** U.S. payroll accounts (company statistics, July 2005).

Aflac offers superior enrollment, communications, and claims efficiencies, such as:

- **Leading-Edge Technology.** Our SmartApp[®] point-of-sale laptop enrollment system (recognized by the Smithsonian Institution) provides instant submission of applications via electronic signature capture.
- **Employee Benefits Communication System.** This people-friendly program is designed to show employees the value of the benefits their employers provide. It can communicate all benefits, including core benefits and policies sold on a voluntary basis.
- **Info One[®] Personalized Benefits Statements.** Generally free of charge, this service illustrates the "hidden paycheck" by calculating the total cost of employee benefits by including the employer's share.
- **Flexible Spending Accounts, including Medical Reimbursement (Section 125) and Dependent Day-Care Accounts (Section 129).**
- **Transit One[®]** (Section 132) transportation expense program.
- **Internet Billing and Payment Capabilities.** Designed for smaller accounts, this system facilitates real-time statement changes and updates on an easy-to-use basis.
- **Single-Point Billing Services.** These services are for accounts with 50 or more employees.
- **Corporate Alliance Programs.** These include **COBRA/HIPAA** administration and **PEO** services.
- **Comprehensive Call Center.** This specially dedicated customer service resource handled over 8.3 million calls in 2004 (company statistics, December 2004).
- **Outstanding Performance in Claims Service.** In 2004, Aflac processed more than 5.6 million claims in the United States. Aflac pays most claims within four days (company statistics, December 2004).