



Deliver a new level of protection

Clients and employees are increasingly seeking protection from expenses health insurance doesn't cover. The Aflac Plus Rider can be easily added to certain new or existing accident, hospital and short-term disability plans. With benefits for covered critical illnesses and injuries, subsequent covered events and hospitalization due to a diagnosis of certain coronaviruses, influenza, pneumonia or other diseases, the Aflac Plus Rider kicks financial protection up to a new level.

Benefit	Benefit description
Tier one critical illness event benefit ¹	<p>\$5,000 upon a covered person's onset date of one of the following:</p> <ul style="list-style-type: none"> Heart attack. Stroke. Coma. Paralysis. Type 1 diabetes. Traumatic brain injury. Advanced Alzheimer's disease. Advanced Parkinson's disease. Amyotrophic lateral sclerosis (i.e., ALS or Lou Gehrig's disease). Loss of independence. Sustained multiple sclerosis. Sudden cardiac arrest. Permanent loss of sight, hearing or speech.
Subsequent tier one critical illness benefit ²	<p>\$2,500 upon a covered person's onset date of:</p> <ul style="list-style-type: none"> A recurrence of that same tier one critical illness event or An occurrence of a different tier one critical illness event.
Tier two critical illness event benefit ²	<p>\$1,250 upon a covered person's onset date of one of the following:</p> <ul style="list-style-type: none"> Encephalitis. Necrotizing fasciitis. Bacterial meningitis. Osteomyelitis. Lyme disease. Systemic lupus. Sickle cell anemia. Cystic fibrosis. Cerebral palsy.
Tier three critical illness benefit ³	<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:</p> <ul style="list-style-type: none"> Certain human coronaviruses. Bird Flu/H5N1. Influenza. Ebola. Pneumonia. <p>Benefit amounts:</p> <p>\$1,250 Hospital confinement 4-9 days. \$3,125 Hospital confinement 10 days or more. \$5,000 Intensive care unit confinement.</p>
Coronary artery bypass graft surgery benefit ¹	<p>\$1,250 when a covered person undergoes coronary artery bypass graft surgery.</p>

Ask your broker sales professional how you can deliver a new level of protection for your clients.



¹Payable once per covered person, per lifetime.

²Not payable on the same day as the tier one critical illness event benefit.

³Maximum amount payable per 180 days is \$5,000.

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