

Lead your clients to the next level of protection: The Aflac+ Rider



Aflac pays cash benefits to help with expenses health insurance doesn't cover. That's Aflac in a nutshell—and it's in its purest essence with the Aflac+ Rider. Despite its name, the Aflac+ Rider isn't just a nice add-on. It may very well be the kind of coverage that workers are asking for, even if they don't ask for it by name. Here's how the Aflac+ Rider works: When it's attached to eligible insurance policies, it pays benefits for nearly 30 covered health events.

At first glance, the difference between the Aflac+ Rider and the policies it's attached to might not be clear. So, why *should* your clients offer the rider if they're already offering, say, hospital indemnity or accident insurance? The answer is clear when you consider the health events covered by the rider, such as a heart attack, stroke or human coronavirus: The true cost of a serious health condition can be more than the sum of the medical bills.

Let's say a worker has an accident that results in a traumatic brain injury, and he has Aflac accident insurance with the Aflac+ Rider. That worker will receive benefits to use for things like deductibles, co-pays and hospital stays after the incident. But those expenses may be far from the total cost of the injury. That worker may also have to find a way to cover expenses to accommodate living with a serious brain injury, as well as everyday bills—which can be difficult if he is unable to work due to the accident.

With Aflac+ Rider, policyholders are paid directly, unless otherwise assigned, when they suffer any of its covered conditions and can use those benefits however they're needed. The benefit amount varies based on the condition.

- Tier One pays a \$5,000 benefit for conditions such as heart attack, stroke, advanced Alzheimer's disease and sustained multiple sclerosis.
- Tier Two pays a \$1,250 benefit for conditions such as bacterial meningitis, Lyme disease and sickle cell anemia.
- Tier Three benefits, the newest tier available beginning January 2021, offers benefits for hospitalizations resulting from the diagnosis of some human coronaviruses (including COVID-19), along with bird flu/H5N1, pneumonia, influenza and Ebola. Benefits are paid based on the length of their hospital stay.
 - o Hospital confinement between four and nine days: \$1,250 lump sum payment
 - o Hospital confinement of 10 or more days: \$3,125 lump sum payment
 - o ICU confinement day one: \$5,000 lump sum payment



And as with many Aflac products, it doesn't cost your clients anything to offer the Aflac+ Rider—and employees can pay their premiums directly out of their paychecks. Given that the average weekly premium for workers ages 18 to 29 is just 72 cents a week*, it's a cost-effective way for workers to achieve a greater sense of financial security in the event of unexpected injury or illness.

For more information on the Aflac+ Rider, including the types of policies that it can be attached to, [click here.](#)

* Average weekly premium for individual coverage (ages 18-29) for the rider is \$0.72. Premiums may vary by coverage type, account state of issue and the election of additional/optional benefits. The content within is for informational purposes for agent and broker-facing audiences. This information is not approved to distribute to prospective insureds, to prospective accounts or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit or surrender an insurance policy is prohibited by law. Any use not specifically permitted herein is strictly prohibited.

Aflac Plus Rider information herein is considered a brief overview only, it does not provide full disclosures and is not an exact description of any policy or rider. Coverage may not be available in all states, including but not limited to New York. Benefits/premium rates may vary based on plan selected. Refer to the state-specific policy and riders for complete details, limitations, and exclusions. In Arkansas, Riders CIRIDERAR, CIRIDERHAR. In Oklahoma, Riders CIRIDEROK, CIRIDERHOK. In New Jersey, Riders CIRIDERNJ and CIRIDERHNJ. In Oregon, Riders CIRIDEROR, CIRIDERHOR. In TX, Riders CIRIDERTX, CIRIDERHTX. The Aflac Plus Riders are not available for residents in Idaho, New York, Pennsylvania or Virginia.

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