

AFLAC GROUP SHORT-TERM DISABILITY

NON-OCCUPATIONAL INSURANCE PLAN

Policy Series C51000



No one plans on becoming disabled. It's just not something we typically think about. And yet, it is something that can happen to anyone. If you get sick or hurt and couldn't work, how would you pay the mortgage? Buy groceries? Make your car payment? And all of the other bills that won't go away, just because your paycheck is gone?

That's where Aflac's group short term disability insurance plan can help make the difference.

The difference that means you will have a portion of your income to help take care of your bills while you're taking care of yourself.

Plan Features:

- Benefits are paid directly to you unless otherwise assigned.
- Premiums are paid through convenient payroll deduction.
- This is a non-occupational plan providing coverage for disabilities occurring off the job.

BENEFITS

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| Benefit Percentage | 60% of salary |
| Weekly Maximum Benefit | \$1,500 |
| Minimum Benefit | \$25 |
| Accident/Sickness Elimination Period (EP) | 7/14 days |
| Maximum Benefit Duration | 13 weeks |

WAIVER OF PREMIUM

Premium payments are not required for your coverage beginning the first of the month following a specified period of days of disability, and thereafter while you are receiving short term disability payments. See certificate for details.

Coverage underwritten by Continental American Insurance Company (CAIC)
A proud member of the Aflac family of insurers.

AFLAC GROUP LONG-TERM DISABILITY

INSURANCE PLAN

Policy Series C40000

No one plans on becoming disabled. It's just not something we typically think about. And yet, it is something that can happen to anyone. If you get sick or hurt and couldn't work, how would you pay the mortgage? Buy groceries? Make your car payment? And all of the other bills that won't go away, just because your paycheck is gone?

That's where Aflac's group long-term disability insurance plan can help make the difference.

The difference that means you will have a portion of your income to help take care of your bills while you're taking care of yourself.

Plan Features:

- Benefits are paid directly to you unless otherwise assigned.
- Premiums are paid through convenient payroll deduction.
- Pregnancy is a covered sickness (provided all plan terms have been met).

Plan Details

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| Benefit Amount | 60% of salary with a monthly maximum benefit of \$5,000 |
| Minimum Benefit | \$100 or 10%, whichever is greater |
| Elimination Period | 90 days |
| Accumulation of Elimination Period | Two times the elimination period |
| Maximum Benefit Duration | 2 Years Reducing Benefit Duration |
| Vocational Rehabilitation Benefit If you are a receiving a benefit under the plan, you may be eligible to receive an additional benefit while participating in a Vocational Rehabilitation Program. This benefit is not subject to plan provisions which would otherwise increase or reduce the benefit amount such as Deductible Sources of Income. | 5% of your gross monthly benefit payment up to \$500 per month |
| Waiver of Premium Benefit Premium payments are not required for the claimant's coverage while they are receiving long term disability benefit payments. | |
| Work Incentive Period Allows for a period of 12 months in which you are able to earn up to 100% of your pre-disability earnings while working part-time. See certificate for complete details. | |
| Survivor Benefit Provides a lump sum benefit to an eligible survivor if you die while receiving a disability benefit. See certificate for complete details. | |