

AFLAC CANCER CARE

CANCER INDEMNITY INSURANCE

CLASSIC

We've been dedicated to helping provide
peace of mind and financial security for
nearly 60 years.



Aflac®

We've got you under our wing.®

AFLAC CANCER CARE

CANCER INDEMNITY INSURANCE

Policy Series A78000

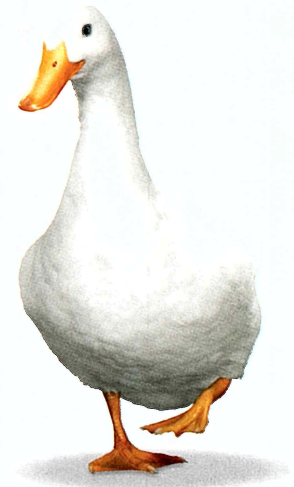
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CLASSIC

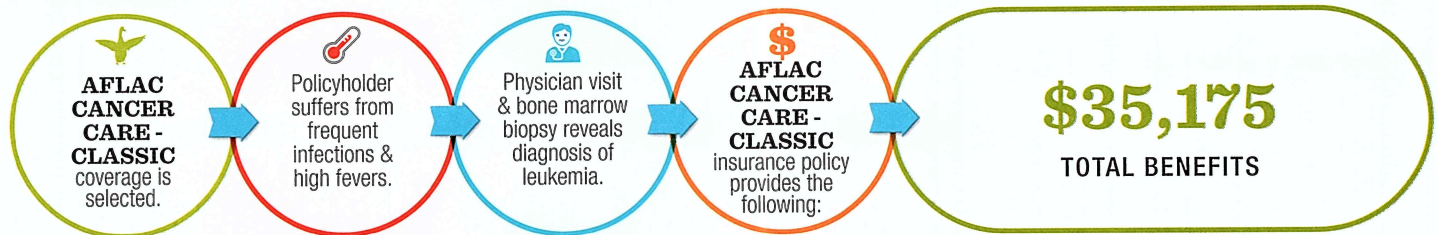
Added Protection for You and Your Family

Chances are you know someone who's been affected, directly or indirectly, by cancer. You also know the toll it's taken on them—physically, emotionally, and financially. That's why we've developed the Aflac Cancer Care insurance policy. The plan pays a cash benefit upon initial diagnosis of a covered cancer, with a variety of other benefits payable throughout cancer treatment. You can use these cash benefits to help pay out-of-pocket medical expenses, the rent or mortgage, groceries, or utility bills—the choice is yours.

And while you can't always predict the future, here at Aflac we believe it's good to be prepared. The Aflac Cancer Care plan is here to help you and your family better cope financially—and emotionally—if a positive diagnosis of cancer ever occurs. That way you can worry less about what may be ahead.



HOW IT WORKS



The above example is based on a scenario for Aflac Cancer Care – Classic that includes the following benefit conditions: Physician visit (Cancer Wellness Benefit) of \$75, bone marrow biopsy (Surgical/Anesthesia Benefit) of \$125, NCI Evaluation/Consultation Benefit of \$500, Initial Diagnosis Benefit of \$4,000, venous port (Surgical/Anesthesia Benefit) of \$125, Injected Chemotherapy Benefit (10 weeks) of \$6,000, Immunotherapy Benefit (3 months) of \$1,050, Antinausea Benefit (3 months) of \$300, Hospital Confinement Benefit (10-week hospitalization) of \$22,000, Blood/Plasma Benefit (10 transfusions) of \$1,000.

THE FACTS SAY YOU NEED THE PROTECTION OF AFLAC'S CANCER CARE PLAN:

FACT NO. 01

IN THE UNITED STATES, MEN HAVE SLIGHTLY LESS THAN A

1-in-2

LIFETIME RISK OF DEVELOPING CANCER.¹

FACT NO. 02

IN THE UNITED STATES, WOMEN HAVE SLIGHTLY MORE THAN A

1-in-3

LIFETIME RISK OF DEVELOPING CANCER.¹

¹Cancer Facts & Figures 2012, American Cancer Society.

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

Classic Cancer Care Benefit Overview

BENEFIT NAME

BENEFIT AMOUNT

Cancer Wellness Benefit \$75 per year, per Covered Person

Cancer Diagnosis Benefits:

Initial Diagnosis Benefit Insured/Spouse: \$4,000; Dependent Child: \$8,000; payable once per Covered Person
 Medical Imaging With Diagnosis Benefit \$135; two payments per year, per Covered Person; no lifetime max
 NCI Evaluation/Consultation Benefit \$500 payable only once per Covered Person

Cancer Treatment Benefits:

Injected Chemotherapy Benefit \$600 per week; no lifetime max
 Nonhormonal Oral Chemotherapy Benefit \$250 per prescription, per month up to \$750 max per month for Oral/Topical Benefit²
 Hormonal Oral Chemotherapy Benefit \$250 per prescription, per month up to 24 months; after 24 months \$75 per month up to \$750 max per month for Oral/Topical Benefit²
 Topical Chemotherapy Benefit \$150 per prescription, per month up to \$750 max per month for Oral/Topical Benefit²
 Radiation Therapy Benefit \$350 per week; no lifetime max
 Experimental Treatment Benefit \$350 per week if charged; \$100 per week if no charge; no lifetime max
 Immunotherapy Benefit \$350 once per month; \$1,750 lifetime max per Covered Person
 Antinausea Benefit \$100 per month; no lifetime max
 Stem Cell Transplantation Benefit \$7,000; lifetime max \$7,000 per Covered Person
 Bone Marrow Transplantation Benefit \$7,000; \$7,000 lifetime max per Covered Person; \$750 to donor
 Blood and Plasma Benefit Inpatient: \$100 times the number of days paid under the Hospital Confinement Benefit; Outpatient: \$175 per day; no lifetime max
 Surgical/Anesthesia Benefit \$100–\$3,400 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$4,250; no lifetime max on number of operations
 Skin Cancer Surgery Benefit \$35–\$400; no lifetime max on number of operations
 Additional Surgical Opinion Benefit \$200 per day; no lifetime max

Hospitalization Benefits:

Hospital Confinement Benefit:
 • Hospitalization for 30 days or less Insured/Spouse: \$200 per day; Dependent Child: \$250 per day; no lifetime max
 • Hospitalization for Days 31+ Insured/Spouse: \$400 per day; Dependent Child: \$500 per day; no lifetime max
 Outpatient Hospital Surgical Room Charge Benefit \$200 (payable in addition to Surgical/Anesthesia Benefit); no lifetime max on number of operations

Continuing Care Benefits:

Extended-Care Facility Benefit \$100 a day, limited to 30 days per year, per Covered Person
 Home Health Care Benefit \$100 per day; limited to 30 days per year, per Covered Person
 Hospice Care Benefit \$1,000 for the 1st day; \$50 per day thereafter; \$12,000 lifetime max per Covered Person
 Nursing Services Benefit \$100 per day; no lifetime max
 Surgical Prosthesis Benefit \$2,000; lifetime max \$4,000 per Covered Person
 Nonsurgical Prosthesis Benefit \$175 per occurrence; lifetime max \$350 per Covered Person
 Reconstructive Surgery Benefit \$220–\$2,000 (Anesthesia: 25% of Reconstructive Surgery Benefit); no lifetime max on number of operations
 Egg Harvesting and Storage (Cryopreservation) Benefit \$1,000 to have oocytes extracted; \$350 for storage; \$1,350 lifetime max per Covered Person

Ambulance, Transportation, Lodging, and Other Benefits:

Ambulance Benefit \$250 ground or \$2,000 air; no lifetime max
 Transportation Benefit \$.40 per mile; max \$1,200 per round trip; no lifetime max
 Lodging Benefit \$65 per day; limited to 90 days per year
 Bone Marrow Donor Screening Benefit \$40; limited to one benefit per Covered Person, per lifetime

²Up to three different oral/topical chemotherapy medicines per calendar month.

**We've got you
under our wing.®**

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Underwritten by:
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