

Aflac Group Critical Illness Insurance

When you recover, make sure your finances do, too.

A critical illness doesn't just take a toll on your health; it can have an impact on your finances as well. But with **Aflac Group Critical Insurance**, you can help protect your financial stability.

Critical Illness protection designed with your financial well-being in mind.

By offering Group Critical Illness Insurance, UDW is seeking to help its members by delivering powerful protection from a company that has been trusted for more than 60 years. Aflac Group Critical Illness pays a lump sum cash benefit to help cover the cost of a covered critical illness, such as cancer, heart attack or stroke.

With Aflac Group Critical Illness, you can make sure that if your health takes a turn for the worse, your financial health doesn't.

Face Amounts:

- Employee/Member: \$5,000 up to \$15,000
- Spouse: \$5,000 up to \$7,500 (50% of member amount)
- In order to apply for spouse coverage, the employee must also apply
- Dependent Children: 50% of primary insured benefit at no additional charge

Features Include:

- Guaranteed-issue coverage is available
- Spouse coverage will be issued even if employee is declined
- No benefit reduction at age 70
- No pre-existing conditions limitation
- No waiting period

Benefits Include:

- Lump-sum benefits for: Internal/Invasive Cancer, Heart Attack (Myocardial Infarction), Stroke, Kidney Failure (End-Stage Renal Failure), Bone Marrow Transplant, Sudden Cardiac Arrest.
- Limited Benefit Major Organ Transplant (pays 25% when placed on transplant list, and 75% when surgery occurs.)
- Heart Procedure Rider
- Non-invasive Cancer (pays at 25%.)
- Coronary Artery Bypass Surgery (pays at 25%.)
- Skin Cancer Benefit
- Additional Diagnosis and Reoccurrence Benefits
- Waiver of Premium Benefit
- Mammography Benefit



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This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details, limitations and exclusions.

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