



Things to Consider About My Insurance Coverage

Aflac's goal is to provide you with outstanding insurance products that offer important financial protection to you and your loved ones in the event of an accident or illness. To best serve our customers, we offer a robust portfolio of products designed to respond to a variety of needs and circumstances.

If you are thinking about replacing one type of policy for another or have recently applied for coverage under a group policy, please be aware that there are important differences between insurance products—specifically group products versus individual products. These differences may affect your coverage. Before making a change to any existing coverage you may have, please make sure to carefully compare the benefits provided by your existing policy and the proposed replacement coverage. Among the items you should consider are the following:

1. If you are currently receiving treatment for an injury or illness, your new coverage will not cover claims for treatment received as a result of injuries or illnesses diagnosed prior to its effective date.
2. If you terminate existing coverage, no benefits will be paid for diagnoses or treatments you receive after the termination date.
3. Benefits of your existing policy and the replacement coverage you're considering may be different, and you may be subject to new waiting periods and/or coverage exclusions due to preexisting conditions. The amount you pay for coverage may also be different.
4. If you terminate an existing policy, you will lose any accrued benefits. Any such accrued benefits cannot be transferred to new coverage.
5. Individual insurance coverage is guaranteed-renewable and cannot be cancelled by your insurance carrier for any reason other than non-payment of premium. If you leave your current job, you can retain your individual insurance coverage by paying the premiums directly to your individual insurance carrier.
6. Group insurance coverage is not guaranteed-renewable. If you leave your current job or organization or if the master policy held by your employer or organization is cancelled, your coverage under your employer's or organization's master policy terminates unless your certificate allows you to continue your coverage and you take the necessary steps to activate that option.

If you are currently covered under an Aflac individual insurance policy and decide to keep it along with this group coverage, please carefully consider your existing individual and group health insurance coverage and make sure this additional coverage is appropriate for your insurance needs.

For assistance or information, call us at 800.433.3036.

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