

▶ **Peace of Mind *and*
Real Cash Benefits**



GROUP ACCIDENT INSURANCE

AC1^G

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Definitions, Pre-Existing Condition limitation, limitations and exclusions, benefits, termination, portability, etc., may vary based on your employer's home office. Please see your agent for the plan details specific to your employer. This product is not available in all states.



We've got you under our wing.®

GROUP ACCIDENT INSURANCE

Policy Series CA7700-MP This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

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Do you know how much a trip to the emergency room could cost you?

An accident insurance plan provides benefits to help cover the costs associated with unexpected bills. You don't budget for accidents if you're like most people. When a Covered Accident occurs, the last thing on your mind is the charges that may be accumulating while you're at the emergency room, including:

- The ambulance ride
- Use of the emergency room
- Surgery and anesthesia
- Stitches
- Casts
- Wheelchairs
- Crutches
- Bandages

You get the picture. These costs add up—fast. You hope they never happen, but at some point you may take a trip to your local emergency room. If that time comes, wouldn't it be nice to have an insurance plan that pays benefits regardless of any other insurance you have? This group accident plan does just that.



FEATURES

- 24-hour coverage
- No limit on the number of claims
- Pays regardless of any other insurance plans you may have
- Benefits available for your Spouse and/or Dependent Children
- Benefits for both inpatient and outpatient treatment of Covered Accidents
- Guaranteed issue (No underwriting is required to qualify for coverage.)
- Payroll deduction (Premiums are paid by convenient payroll deduction.)
- Portable coverage (You can continue coverage when you leave employment; see back of brochure for guidelines.)

80.1

MILLION

People sought medical attention for an injury.*

* All Injuries, 2014, Centers for Disease Control and Prevention.

HOSPITAL BENEFITS

| | EMPLOYEE | SPOUSE | CHILD |
|--|---------------------|---------------------|---------------------|
| <p>HOSPITAL ADMISSION</p> <p>We will pay this benefit when an insured is admitted to a hospital and confined as a resident bed patient because of injuries received in a Covered Accident (within six months of the date of the accident). We will pay this benefit once per calendar year, per Covered Accident. We will not pay this benefit for confinement to an observation unit, or for emergency room treatment or outpatient treatment.</p> | \$1,000 | \$1,000 | \$1,000 |
| <p>HOSPITAL CONFINEMENT (per day)</p> <p>We will provide this benefit on the first day of hospital confinement for up to 365 days per Covered Accident when an insured is confined to a hospital due to a Covered Accident. Hospital confinement must begin within 90 days from the date of the accident.</p> | \$200 | \$200 | \$200 |
| <p>HOSPITAL INTENSIVE CARE (per day)</p> <p>This benefit is paid up to 30 days per Covered Accident. Benefits are paid in addition to the Hospital Confinement Benefit.</p> | \$400 | \$400 | \$400 |
| <p>MEDICAL FEES (for each accident)</p> <p>If an insured is injured in a Covered Accident and receives treatment within one year after the accident, we will pay up to the applicable amount for physician charges, emergency room services, supplies, and X-rays. The total amount payable will not exceed the maximum shown per accident. Initial treatment must be received within 60 days after the accident.</p> | \$125 | \$125 | \$75 |
| <p>PARALYSIS (lasting 90 days or more and diagnosed by a physician within 90 days)</p> <p>Quadriplegia Paraplegia</p> | \$10,000 \$5,000 | \$10,000 \$5,000 | \$10,000 \$5,000 |

ACCIDENTAL-DEATH AND -DISMEMBERMENT (within 90 days)

| | EMPLOYEE | SPOUSE | CHILD |
|---|-----------|----------|----------|
| ACCIDENTAL-DEATH | \$50,000 | \$10,000 | \$5,000 |
| ACCIDENTAL COMMON-CARRIER DEATH (plane, train, boat, or ship) | \$100,000 | \$50,000 | \$15,000 |
| SINGLE DISMEMBERMENT | \$6,250 | \$2,500 | \$1,250 |
| DOUBLE DISMEMBERMENT | \$25,000 | \$10,000 | \$5,000 |
| LOSS OF ONE OR MORE FINGERS OR TOES | \$1,250 | \$500 | \$250 |
| PARTIAL AMPUTATION OF FINGERS OR TOES (including at least one joint) | \$100 | \$100 | \$100 |

If the Accidental Common-Carrier Death Benefit is paid, we will not pay the Accidental-Death Benefit.

Accidental Injury means bodily injury caused solely by or as the result of a Covered Accident.

Covered Accident means an accident that occurs on or after the Effective Date, while the certificate is in force, and that is not specifically excluded.

MAJOR INJURIES (diagnosis and treatment within 90 days)

| | EMPLOYEE | SPOUSE//CHILD | |
|---|----------|---------------|--|
| FRACTURES (closed reduction): | | | |
| Hip/Thigh | \$4,500 | \$4,000 | <ul style="list-style-type: none"> • Open reduction is paid at 150% of closed reduction. • Multiple fractures and dislocations are paid at 150% of the benefit amount for open or closed reduction. • Chip fractures are paid at 10% of the fracture benefit. • Partial dislocations are paid at 25% of the dislocation benefit. |
| Vertebrae (except processes) | \$4,050 | \$3,600 | |
| Pelvis | \$3,600 | \$3,200 | |
| Skull (depressed) | \$3,375 | \$3,000 | |
| Leg | \$2,700 | \$2,400 | |
| Forearm/Hand/Wrist | \$2,250 | \$2,000 | |
| Foot/Ankle/Knee Cap | \$2,250 | \$2,000 | |
| Shoulder Blade/Collar Bone | \$1,800 | \$1,600 | |
| Lower Jaw (mandible) | \$1,800 | \$1,600 | |
| Skull (simple) | \$1,575 | \$1,400 | |
| Upper Arm/Upper Jaw | \$1,575 | \$1,400 | |
| Facial Bones (except teeth) | \$1,350 | \$1,200 | |
| Vertebral Processes | \$900 | \$800 | |
| Coccyx/Rib/Finger/Toe | \$360 | \$320 | |
| DISLOCATIONS (closed reduction): | | | |
| Hip | \$3,600 | \$2,700 | |
| Knee (not knee cap) | \$2,600 | \$1,950 | |
| Shoulder | \$2,000 | \$1,500 | |
| Foot/Ankle | \$1,600 | \$1,200 | |
| Hand | \$1,400 | \$1,050 | |
| Lower Jaw | \$1,200 | \$900 | |
| Wrist | \$1,000 | \$750 | |
| Elbow | \$800 | \$600 | |
| Finger/Toe | \$320 | \$240 | |

SPECIFIC INJURIES

| | EMPLOYEE//SPOUSE//CHILD | EMPLOYEE//SPOUSE//CHILD |
|---|-------------------------|-------------------------|
| RUPTURED DISC (treatment within 60 days; surgical repair within one year) | | |
| Injury occurring during first certificate year | \$100 | |
| Injury occurring after first certificate year | \$400 | |
| TENDONS/LIGAMENTS (within 60 days; surgical repair within 90 days). If the insured fractures a bone or dislocates a joint, the amount paid will be based on the number (single or multiple) of tendons or ligaments repaired. We will only pay one benefit. | | |
| | \$400 (Single) | |
| | \$600 (Multiple) | |
| TORN KNEE CARTILAGE (treatment within 60 days; surgical repair within one year) | | |
| Injury occurring during first certificate year | \$100 | |
| Injury occurring after first certificate year | \$400 | |
| EYE INJURIES | | |
| Treatment and surgical repair within 90 days | \$250 | |
| Removal of foreign body | \$50 | |
| CONCUSSION (a head injury resulting in electroencephalogram abnormality) | | |
| | \$200 | |
| COMA (lasting 30 days or more) | \$10,000 | |
| EMERGENCY DENTAL WORK (per accident) | | |
| Repaired with crown | | \$150 |
| Resulting in extraction | | \$50 |
| BURNS (treatment within 72 hours and based on percent of body surface burned): | | |
| Second-Degree Burns | | |
| Less than 10% | | \$100 |
| At least 10%, but less than 25% | | \$200 |
| At least 25%, but less than 35% | | \$500 |
| 35% or more | | \$1,000 |
| Third-Degree Burns | | |
| Less than 10% | | \$500 |
| At least 10%, but less than 25% | | \$3,000 |
| At least 25%, but less than 35% | | \$7,000 |
| 35% or more | | \$10,000 |
| First-degree burns are not covered. | | |
| LACERATIONS (treatment and repair within 72 hours): | | |
| Under 2" long | | \$50 |
| 2" to 6" long | | \$200 |
| Over 6" long | | \$400 |
| Lacerations not requiring stitches | | \$25 |
| Multiple Lacerations: We will pay for the largest single laceration requiring stitches. | | |

ADDITIONAL BENEFITS

EMPLOYEE//SPOUSE//CHILD

AMBULANCE

\$100

AIR AMBULANCE

\$500

If an insured requires transportation to a hospital by a professional ambulance or air ambulance service within 90 days after a Covered Accident, we will pay the amount shown.

BLOOD/PLASMA

\$100

If the insured receives blood or plasma within 90 days following a Covered Accident, we will pay the amount shown.

APPLIANCES

\$100

We will pay this benefit when an insured is advised by a physician to use a medical appliance due to injuries received in a Covered Accident. Benefits are payable for crutches, wheelchairs, leg braces, back braces, and walkers.

INTERNAL INJURIES

\$1,000

(resulting in open abdominal or thoracic surgery)

ACCIDENT FOLLOW-UP TREATMENT

\$25

We will pay this benefit for up to six treatments per Covered Accident, per insured for follow-up treatment. The insured must have received initial treatment within 72 hours of the accident, and the follow-up treatment must begin within 30 days of the Covered Accident or discharge from the hospital. This benefit is not payable for the same visit that the Physical Therapy Benefit is paid.

EXPLORATORY SURGERY

\$250

[without repair (i.e., arthroscopy)]

PROSTHESIS

\$500

If an insured requires the use of a prosthetic device due to injuries received in a Covered Accident, we will pay this benefit. Hearing aids, wigs, or dental aids, including but not limited to false teeth, are not covered.

PHYSICAL THERAPY

\$25

We will pay this benefit for up to six treatments per Covered Accident, per insured for treatment from a physical therapist. The insured must have received initial treatment within 72 hours of the accident, and physical therapy must begin within 30 days of the Covered Accident or discharge from the hospital. Treatment must take place within six months after the accident. This benefit is not payable for the same visit that the Accident Follow-Up Treatment Benefit is paid.

TRANSPORTATION

\$300 (train/plane)
\$150 (bus)

If hospital treatment or diagnostic study is recommended by the insured's physician and is not available in the insured's city of residence, we will pay the amount shown. Transportation must begin within 90 days from the date of the Covered Accident. The distance to the hospital must be greater than 50 miles from your residence.

FAMILY LODGING BENEFIT (per night)

\$100

If an insured is required to travel more than 100 miles from his or her home for inpatient treatment of injuries received in a Covered Accident, we will pay this benefit for an immediate adult family member's lodging. Benefits are payable up to 30 days per accident and only while the insured is confined to the hospital. The treatment must be prescribed by the insured's local physician.

WELLNESS BENEFIT (per 12-month period)

\$60

After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.

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Catastrophic Accident Rider This document is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

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\$100,000 EMPLOYEE • SPOUSE / CHILD \$50,000

We will pay the applicable amount shown at the end of the Catastrophic Accident Elimination Period if any insured: (1) sustains a Catastrophic Loss as the result of a covered accident; (2) is under the appropriate care of a physician during the Catastrophic Accident Elimination Period; and (3) Remains alive at the end of the Catastrophic Accident Elimination Period.

Benefit payable after 365-day elimination period. Benefit reduces by 50% at age 65.

WHAT IS NOT COVERED, LIMITATIONS AND EXCLUSIONS, AND TERMS YOU NEED TO KNOW

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

CATASTROPHIC ACCIDENT RIDER EXCLUSIONS

The Catastrophic Accident Benefit will be payable once per lifetime for each insured covered under the rider.

In addition to the exclusions listed in the Exclusions provision of the policy, we will also not pay the Catastrophic Accident Benefit for injuries that are caused by or are the result of any insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

The benefits provided in this rider are reduced by any benefits paid under the AD&D or Paralysis Benefits of the base plan.

DEFINITIONS

Catastrophic Accident Elimination Period means the period of days shown on the Rider Schedule after the date of a Covered Accident during which no benefits are payable under this rider.

Catastrophic Loss means an injury resulting from a Covered Accident that causes total and irrecoverable: (1) loss of both hands or both feet; or (2) loss or loss of use of both arms or both legs; or (3) loss of one hand and one foot; or (4) loss or loss of use of one arm and one leg; or (5) loss of sight of both eyes; or (6) loss of the hearing of both ears; or (7) loss of the ability to speak

The loss of use of an arm means the loss of function of the entire arm from the shoulder to the hand. The loss of use of a leg means the loss of function of the entire leg from the hip to the foot. The loss of sight means both eyes are totally blind and that no sight can be restored. The loss of hearing means deafness in both ears, such that it cannot be corrected to any functional degree by any procedure, aid, or device. The loss of the ability to speak means loss of audible communication, such that it cannot be corrected to any functional degree by any procedure, aid, or device.

This guide is a brief description of coverage and is not a contract. Restrictions may vary by state. This guide is subject to the terms, conditions, and limitations of Rider Form CAI7035. This rider is also subject to all of the Limitations and Exclusions of your certificate.



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LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

WE WILL NOT PAY BENEFITS FOR LOSS, INJURY, OR DEATH CONTRIBUTED TO, CAUSED BY, OR RESULTING FROM:

- Participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered when you are in such service.
- Operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those that are not motor-driven.
- Participating or attempting to participate in an illegal activity or working at an illegal job.
- Committing or attempting to commit suicide, while sane or insane.
- Injuring or attempting to injure yourself intentionally.
- Having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.
- Traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, the Virgin Islands, Bermuda, and Jamaica, except under the Accidental Common-Carrier Death Benefit.
- Riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Participating in any professional or semiprofessional organized sport.
- Being legally intoxicated or under the influence of any narcotic, unless taken under the direction of a physician.
- Driving any taxi, or intrastate or interstate long-distance vehicle for wage, compensation, or profit.
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding.
- Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment, except as a result of a covered accident.

A doctor or physician does not include you or a member of your immediate family.

A hospital is not a nursing home, an extended-care facility, a convalescent home, a rest home or a home for the aged, a place for alcoholics or drug addicts, or a mental institution.

PRE-EXISTING CONDITION LIMITATION

We will not pay benefits for a loss that is caused by, that is contributed to, or that results from a Pre-Existing Condition for 12 months after the Effective Date of your certificate and attached riders, as applicable.

Pre-Existing Condition means within the 12-month period prior to the Effective Date of a certificate and attached riders, as applicable: (1) those conditions for which medical advice or treatment was received or recommended, or (2) the existence of symptoms that would cause an ordinarily prudent person to seek diagnosis, care, or treatment.

A claim for benefits for loss starting after 12 months from the Effective Date of a certificate and attached riders will not be reduced or denied on the grounds that it is caused by a Pre-Existing Condition.

Treatment means consultation, care, or services provided by a physician, including diagnostic measures, and taking prescribed drugs and medicines.

A certificate may have been issued as a replacement for a certificate previously issued under the plan. If so, then the Pre-Existing Condition Limitation provision of the certificate applies only to any increase in benefits over the prior certificate. Any remaining period of the Pre-Existing Condition Limitation of the prior certificate will continue to apply to the prior level of benefits.

You and **Your** refer to an employee as defined in the plan.

Spouse means the person married to you on the Effective Date of the rider. The rider may only be issued to your Spouse if your Spouse is between ages 18 and 64, inclusive. Coverage on your Spouse terminates when your Spouse attains age 70.

Dependent Children means your natural children, stepchildren, foster children, legally adopted children, or children placed for adoption, who are under age 26.

Your natural Children born after the Effective Date of the rider will be covered from the moment of live birth. No notice or additional premium is required.

Coverage on Dependent Children will terminate on the child's 26th birthday. However, if any child is incapable of self-sustaining employment due to mental retardation or physical handicap and is dependent on his or her parent(s) for support, the above age 26 limitation shall not apply. Proof of such incapacity and dependency must be furnished to the company within 31 days following such child's 26th birthday.

YOU MAY CONTINUE YOUR COVERAGE

Your coverage may be continued with certain stipulations. See certificate for details.

TERMINATION

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force.

EFFECTIVE DATE

The **Effective Date** for an employee is as follows: (1) An employee's insurance will be effective on the date shown on the Certificate Schedule, provided the employee is then actively at work. (2) If an employee is not actively at work on the date coverage would otherwise become effective, the Effective Date of his or her coverage will be the date on which such employee is first thereafter actively at work.

Continental American Insurance Company is not aware of whether you receive benefits from Medicare, Medicaid, or a state variation. If you or a dependent are subject to Medicare, Medicaid, or a state variation, any and all benefits under the plan could be assigned. This means that you may not receive any of the benefits outlined in the plan. Please check the coverage in all health insurance plans you already have or may have before you purchase the insurance outlined in this summary to verify the absence of any assignments or liens.

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