

Aflac Group Accident Advantage Plus

INSURANCE – LOW 24-HOUR PLAN

Home or on the road —
accidents can happen.

We're here to help.



THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

ROSS
STORES, INC.

Aflac
We've got you under our wing.®

AFLAC GROUP ACCIDENT ADVANTAGE PLUS INSURANCE

GROUP ACCIDENTAL INJURY INSURANCE – LOW 24-HOUR PLAN
Policy Form Number CAI7800TX



Introducing added protection for life's unexpected moments.

If you're like most people, you don't budget for life's unexpected moments. But at some point, you may make an unexpected trip to your local emergency room. And that could add a set of unexpected bills into the mix.

That's the benefit of the Aflac group Accident Advantage Plus plan.

In the event of a covered accident, the plan pays cash benefits quickly to help with the costs associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:

- Ambulance rides.
- Wheelchairs, crutches, and other medical appliances.
- Emergency room visits.
- Surgery and anesthesia.
- Bandages, stitches, and casts.



Understanding the facts can help you decide if the Aflac group Accident Advantage Plus plan makes sense for you.

FACT NO. 1

80.1 MILLION

PEOPLE SOUGHT MEDICAL ATTENTION FOR AN INJURY.¹

FACT NO. 2

27 MILLION

PEOPLE WERE TREATED IN EMERGENCY DEPARTMENTS FOR INJURIES IN 2013.²

¹ All Injuries, 2014, Centers for Disease Control and Prevention.

² Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) Nonfatal Injury Data. (2015)

Here's why the Aflac group Accident Advantage Plus plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our group Accident Advantage Plus plan is just another innovative way to help make sure you're well protected under our wing.

But it doesn't stop there. The group Accident Advantage Plus plan from Aflac means that your family has access to added financial resources to help with the cost of follow-up care as well.

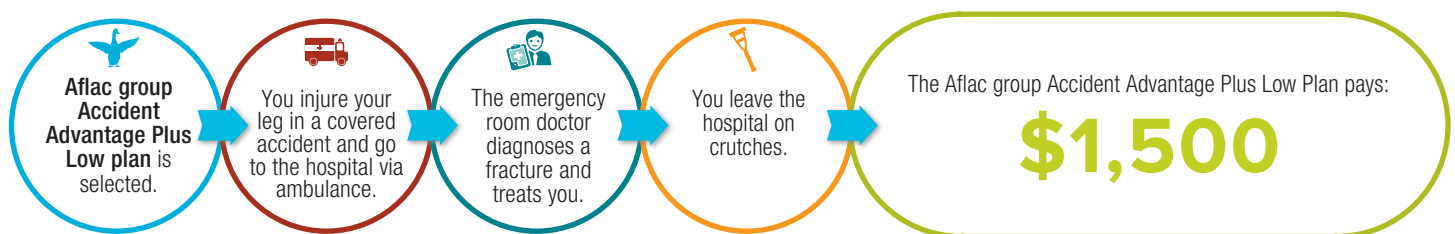
The Aflac group Accident Advantage Plus plan includes:

- Transportation and Lodging benefits
- An Emergency Room Treatment Benefit
- A Rehabilitation Unit Benefit
- Coverage for certain serious conditions, such as coma and paralysis

Features:

- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid directly to you unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about four business days.

How it works



Amount payable was generated based on benefit amounts for: Closed-Reduction Leg Fracture (\$1,200), Emergency Room Treatment (\$100), one Follow-Up Treatment (\$50), Ambulance (\$100) and Appliance (\$50)

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

Benefits Overview

HOSPITAL BENEFITS	EMPLOYEE	SPOUSE	CHILD
<p>HOSPITAL ADMISSION</p> <p>We will pay the amount shown, when because of a covered accident, you are injured, require hospital confinement, and are confined to a hospital for at least 24 hours within 6 months after the accident date. We will pay this benefit once per calendar year. We will not pay this benefit for confinement to an observation unit. We will not pay this benefit for emergency room treatment or outpatient surgery or treatment.</p>	\$1,000	\$1,000	\$1,000
<p>HOSPITAL CONFINEMENT (per day)</p> <p>We will pay the amount shown when, because of a covered accident, you are injured and those injuries cause confinement to a hospital for at least 24 hours within 90 days after the accident date.</p> <p>The maximum period for which you can collect the Hospital Confinement Benefit for the same injury is 365 days. This benefit is payable once per hospital confinement even if the confinement is caused by more than one accidental injury.</p> <p>We will not pay this benefit for confinement to an observation unit. We will not pay this benefit for emergency room treatment or outpatient surgery or treatment.</p>	\$100	\$100	\$100
<p>HOSPITAL INTENSIVE CARE (per day)</p> <p>We will pay the amount shown when, because of a covered accident, you are injured, and those injuries cause confinement to a hospital intensive care unit.</p> <p>This benefit is paid up to 30 days per covered accident. Benefits are paid in addition to the Hospital Confinement Benefit.</p>	\$200	\$200	\$200
<p>MEDICAL FEES (for each accident)</p> <p>We will pay up to the amount shown for X-rays and doctor services when, because of a covered accident, you are injured and those injuries cause you to receive initial treatment from a doctor within 72 hours after the accident.</p> <p>If you do not exhaust the maximum benefit paid during the initial treatment, we will pay the remainder of this benefit for treatment received due to injuries from a covered accident and for each covered accident up to one year after the accident date.</p>	\$62.50	\$62.50	\$37.50
<p>PARALYSIS (lasting 90 days or more and diagnosed by a physician within 90 days)</p> <p>Quadriplegia</p> <p>Paraplegia</p> <p><i>Paralysis</i> means the permanent loss of movement of two or more limbs. We will pay the appropriate amount shown if, because of a covered accident, you are injured, the injury causes paralysis which lasts more than 90 days, and the paralysis is diagnosed by a doctor within 90 days after the accident.</p> <p>The amount paid will be based on the number of limbs paralyzed. If this benefit is paid and you later die as a result of the same covered accident, we will pay the appropriate Death Benefit, less any amounts paid under the Paralysis Benefit.</p>	\$5,000 \$2,500	\$5,000 \$2,500	\$5,000 \$2,500

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MAJOR INJURIES (diagnosis and treatment within 90 days)**EMPLOYEE/
SPOUSE/CHILDREN**

FRACTURES (closed reduction)	
Hip/Thigh	\$2,000
Vertebrae (except processes)	\$1,800
Pelvis	\$1,600
Skull (depressed)	\$1,500
Leg	\$1,200
Forearm/Hand/Wrist	\$1,000
Foot/Ankle/Kneecap	\$1,000
Shoulder Blade/Collar Bone	\$800
Lower Jaw (mandible)	\$800
Skull (simple)	\$700
Upper Arm/Upper Jaw	\$700
Facial Bones (except teeth)	\$600
Vertebral Processes	\$400
Coccyx/Rib/Finger/Toe	\$160

Fracture* is a break in the bone that can be seen by X-ray. If a bone is fractured in a covered accident, we will pay the appropriate benefit shown.

Multiple fractures* means having more than one fracture requiring open or closed reduction. If these fractures occur in any one covered accident, we will pay the appropriate benefits shown for each fracture, but no more than double the amount for the bone fractured that has the highest benefit amount.

Chip fracture* means a piece of bone that is completely broken off near a joint. If a doctor diagnoses a chip fracture, we will pay 25% of the appropriate benefit shown.

**If a fracture requires open reduction, we will pay double the amount shown.*

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Benefits Overview

MAJOR INJURIES – *continued*

	EMPLOYEE/ SPOUSE/CHILDREN	
DISLOCATIONS (closed reduction)		<p>Dislocation* means a completely separated joint. If a doctor diagnoses and treats the dislocation within 90 days after the covered accident, we will pay the amount shown. If the dislocation requires open reduction, we will pay 200% of the appropriate amount shown.</p> <p>Multiple Dislocations* means having more than one dislocation requiring either open or closed reduction. For each dislocation, we will pay the amounts shown. We will not pay more than 200% of the benefit amount for the dislocated joint that has the highest benefit amount.</p> <p>Partial dislocation* means the joint is not completely separated. If a doctor diagnoses and treats the partial dislocation, we will pay 25% of the amount shown for the affected joint.</p> <p><i>* If a dislocation requires open reduction, we will pay double the amount shown.</i></p>
Hip	\$1,500	
Knee (not kneecap)	\$975	
Shoulder	\$750	
Foot/Ankle	\$600	
Hand	\$525	
Lower Jaw	\$450	
Wrist	\$375	
Elbow	\$300	
Finger/Toe	\$120	

SPECIFIC INJURIES

	EMPLOYEE/ SPOUSE/CHILDREN
RUPTURED DISC (treatment within 60 days; surgical repair within one year)	
Injury occurring during first certificate year	\$50
Injury occurring after first certificate year	\$200
TENDONS/LIGAMENTS (treatment within 60 days; surgical repair within 90 days)	
If you tear, sever, or rupture a tendon or ligament in a covered accident, we will pay one benefit. We will pay the largest of the scheduled benefit amounts for tendons and ligaments repaired.	\$300 (Multiple) \$200 (Single)
TORN KNEE CARTILAGE (treatment within 60 days; surgical repair within one year)	
Injury occurring during first certificate year	\$50
Injury occurring after first certificate year	\$200
EYE INJURIES	
Treatment and surgical repair within 90 days	\$125
Removal of foreign body nonsurgically, with or without anesthesia	\$25

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SPECIFIC INJURIES	EMPLOYEE/ SPOUSE/CHILDREN
<p>CONCUSSION A <i>concussion</i> or <i>mild traumatic brain injury (MTBI)</i> is defined as a disruption of brain function resulting from a traumatic blow to the head.</p>	\$100
<p>COMA <i>Coma</i> means a state of profound unconsciousness caused by a covered accident. If you are in a coma lasting 30 days or more as the result of a covered accident, we will pay the benefit shown.</p>	\$5,000
EMERGENCY DENTAL WORK (per accident; injury to sound, natural teeth)	
Repaired with crown	\$75
Resulting in extraction	\$25
BURNS (treatment within 72 hours and based on percentage of body surface burned)	
Second-Degree Burns	
Less than 10%	\$50
At least 10%, but less than 25%	\$100
At least 25%, but less than 35%	\$250
35% or more	\$500
Third-Degree Burns	
Less than 10%	\$500
At least 10%, but less than 25%	\$2,500
At least 25%, but less than 35%	\$5,000
35% or more	\$10,000
First-degree burns are not covered.	
LACERATIONS (treatment and repair within 72 hours)	
Under 2" long	\$25
2" to 6" long	\$100
Over 6" long	\$200
Lacerations not requiring stitches	\$12.50
Multiple Lacerations: We will pay for the largest single laceration requiring stitches.	

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Benefits Overview

ADDITIONAL BENEFITS	EMPLOYEE/ SPOUSE/CHILDREN
<p>EMERGENCY ROOM TREATMENT</p> <p>We will pay the amount shown for injuries received in a covered accident if you receive treatment in a hospital emergency room and receive initial treatment within 72 hours after the covered accident. This benefit is payable only once per 24-hour period and only once per covered accident.</p> <p>We will not pay the Emergency Room Treatment Benefit and the Medical Fees Benefit for the same covered accident. We will pay the highest eligible benefit amount.</p>	\$100
<p>EMERGENCY ROOM OBSERVATION</p> <p>We will pay the amount shown for injuries received in a covered accident if you receive treatment in a hospital emergency room, are held in a hospital for observation for at least 24 hours, and receive initial treatment within 72 hours after the accident.</p> <p>This benefit is payable only once per 24-hour period and only once per covered accident. This benefit is payable in addition to Emergency Room Treatment Benefit.</p>	\$50
<p>MAJOR DIAGNOSTIC TESTING</p> <p>We will pay the amount shown if, because of injuries sustained in a covered accident, you require one of the following exams, and a charge is incurred: computerized tomography (CT scan); computerized axial tomography (CAT); magnetic resonance imaging (MRI); electroencephalography (EEG).</p> <p>These exams must be performed in a hospital or a doctor's office. This benefit is limited to one payment per covered accident.</p>	\$100
<p>POST TRAUMATIC STRESS DISORDER DIAGNOSIS</p> <p><i>Post-traumatic Stress Disorder (PTSD)</i> is a mental health condition triggered by a covered accident.</p> <p>We will pay the amount shown if you are diagnosed with post-traumatic stress disorder. You must meet the diagnostic criteria for PTSD, stipulated in the Diagnostic and Statistical Manual of Mental disorders IV (DSM IV-TR), and be under the active care of either a psychiatrist or Ph.D.-level psychologist.</p> <p>This benefit is payable only once per covered accident.</p>	\$100
<p>AMBULANCE/ AIR AMBULANCE</p> <p>If you require 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.</p>	\$100 ambulance \$500 air ambulance
<p>BLOOD/PLASMA</p> <p>If you are injured, and receive blood or plasma within 90 days after the covered accident, we will pay the benefit shown.</p>	\$50
<p>APPLIANCES</p> <p>If a doctor advises you to use a medical appliance, we will pay the benefit shown.</p> <p><i>Medical appliance</i> means crutches, wheelchairs, leg braces, back braces, and walkers.</p>	\$50

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ADDITIONAL BENEFITS

EMPLOYEE/ SPOUSE/CHILDREN

<p>INTERNAL INJURIES (resulting in open abdominal or thoracic surgery) We will pay the amount shown if a covered accident causes you internal injuries which require open abdominal or thoracic surgery.</p>	\$500
<p>ACCIDENT FOLLOW-UP TREATMENT We will pay this benefit for up to six treatments (one per day) per covered accident, per insured for follow-up treatment. You 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.</p>	\$50
<p>EXPLORATORY SURGERY WITHOUT REPAIR (i.e., arthroscopy) We will pay the amount shown if a covered accident causes you internal injuries which require open abdominal or thoracic surgery.</p>	\$125
<p>PROSTHESIS We will pay this benefit if you require the use of a prosthetic device due to injuries received in a covered accident. We will pay this benefit for each prosthetic device you use. Hearing aids, wigs, dental aids, and false teeth are not covered.</p>	\$250
<p>PHYSICAL THERAPY We will pay this benefit for up to six doctor-prescribed physical therapy treatments per covered accident. You must have received initial treatment within 72 hours of the covered accident. The physical therapy treatment must begin within 30 days after the covered accident or discharge from the hospital and must take place within six months of the covered accident. This benefit is not payable for the same visit that the Accident Follow-Up Treatment Benefit is paid.</p>	\$15
<p>TRANSPORTATION We will pay this benefit if a doctor-recommended hospital treatment or diagnostic study is not available in your resident city. 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.</p>	\$150 (train/plane) \$75 (bus)
<p>FAMILY LODGING BENEFIT (per night) We will pay this benefit for each night's lodging, up to 30 days, for an adult immediate family member's lodging if you are required to travel more than 100 miles from your resident home due to confinement in a hospital for treatment of an injury from a covered accident. This benefit is only payable while you remain confined to the hospital, and treatment must be prescribed by your local doctor.</p>	\$50
<p>REHABILITATION UNIT BENEFIT (per 12-month period) We will pay the amount shown for injuries received in a covered accident if you are admitted for a hospital confinement, are transferred to a bed in a rehabilitation unit of a hospital, and incur a charge. This benefit is limited to 30 days per period of hospital confinement. This benefit is also limited to a calendar year maximum of 60 days. We will not pay the Rehabilitation Unit Benefit for the same days that the Hospital Confinement Benefit is paid. We will pay the highest eligible benefit.</p>	\$37.50

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ACCIDENT ADVANTAGE PLUS INSURANCE

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

LIMITATIONS AND EXCLUSIONS

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

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

- War – participating in war or any act of war, declared or not; 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 by this certificate when you are in such service.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Sickness – 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.
- Self-Inflicted Injuries – injuring or attempting to injure yourself intentionally.

- Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a doctor. *Legally intoxicated* means that condition as defined by the law of the jurisdiction in which the accident occurred.
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
- Sports – participating in any organized sport—professional or semi-professional.
- Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.

TERMS YOU NEED TO KNOW

Accidental injury or injuries means bodily injury or injuries resulting from an unforeseen and unexpected traumatic event that meets the definition of *covered accident*.

Covered accident means an unforeseen and unexpected traumatic event resulting in bodily injury. An event meets the qualifications of covered accident if it occurs on or after the plan's effective date, occurs while coverage is in force, and is not specifically excluded.

Dependent children are your or your spouse's natural children, step-children, adopted children, or children placed for adoption who are younger than age 26.

However, there is an exception to the age-26 limit listed above. This limit will not apply to any child who is incapable of self-sustaining employment due to mental retardation or physical disability and is chiefly dependent on a parent for support and maintenance. You or your spouse must furnish proof of this incapacity and dependency to the company within 31 days following the child's 26th birthday.

A child is considered to be the child of an insured if the insured is a party to a suit in which the insured seeks to adopt the child.

Dependent Children may also include grandchildren, who are (1) unmarried; (2) under age 26; and (3) if they are the employee's dependents for federal income tax purposes, or (4) if the employee must provide medical support

under an order issued under Chapter 154, Family Code, or enforceable by a court in the state.

Doctor is defined as a person who is a legally qualified to practice medicine, licensed as a physician by the state where treatment is received, and licensed to treat the type of condition for which a claim is made. A doctor does not include you or your family member.

Employee means a person who is actively at work with the master policyholder, engaged in full-time work, and is included in the class of employees eligible for coverage.

Class I

All full-time and part-time benefit-eligible Employees are eligible for Class I coverage. That eligibility extends to their spouses and children under age 26.

Class II

A Class I primary insured is eligible for Class II coverage if he:

- was previously insured under Class I; and
- is no longer employed by the Policyholder.

The Employee must elect Class II coverage under the Portability Privilege within 31 days after the date for which his class I eligibility would otherwise terminate.

Only Dependents covered under Class I coverage are eligible for continued

coverage under Class II.

Class II insureds cannot continue coverage through the employer's payroll deduction process. They must remit premiums directly to the Company.

Family member includes your spouse (who is defined as your legal wife or husband) as well as the following members of your immediate family: son, daughter, mother, father, sister, or brother.

This includes step-family members and family-members-in-law.

Hospital refers to a place that is legally licensed and operated as a hospital; provides overnight care of injured and sick people; is supervised by a doctor; has full-time nurses supervised by a registered nurse; has on-site or pre-arranged use of X-ray equipment, laboratory, and surgical facilities; and maintains permanent medical history records.

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.

Hospital Intensive Care Unit refers to a specifically designed hospital facility that provides the highest level of medical care and is restricted to patients who are critically ill or injured. Hospital Intensive Care Units must be separate and apart from the surgical recovery room; separate and apart from rooms, beds, and wards customarily used for patient confinement; permanently equipped with special life-saving equipment to care for the critically ill or injured; and under constant and continuous observation by nursing staffs assigned to the Intensive Care Unit on an exclusive, full-time basis.

Rehabilitation Unit is a unit of a hospital providing coordinated multidisciplinary physical restorative services. These services must be provided to inpatients under a doctor's direction. The doctor must be knowledgeable and experienced in rehabilitative medicine. Beds must be set up and staffed in a unit specifically designated for this service.

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

We refers to Continental American Insurance Company.

Spouse means your legal wife or husband. Coverage may only be issued to your spouse if your spouse is over 18.

CONTINUATION PRIVILEGE

Under the Continuation Privilege Provision, when coverage would otherwise terminate because an Employee ends his employment, coverage may be continued. He may exercise the Continuation Privilege when there is a change to his coverage class. The Employee, and any covered dependents, will continue the coverage that is in-force on the date employment ends. The continued coverage will be provided under Class II.

The premium rate for continuation coverage may change for the class of covered persons on any premium due date. Written notice will be given at least 31 days before any change is to take effect.

The Employee may continue the coverage until the earlier of:

- the date he fails to pay the required premium; or
- the date the class of coverage is terminated.

Coverage may not be continued:

- if the Employee fails to pay any required premium; or
- if the Company receives notice of Class I plan termination.

TERMINATION

An employee's insurance will terminate on the earliest of the following: the date the plan is terminated, for class I insureds; the 31st day after the premium due date if the required premium has not been paid; the date he ceases to meet the definition of an employee as defined in the plan, for class I insureds; or the date he is no longer a member of the class eligible for coverage.

Insurance for dependents will terminate on the earliest of the following: the date the plan is terminated, for dependents of class I insureds; the 31st day after the premium due date, if the required premium has not been paid; the date the spouse or dependent child ceases to be a dependent; or the premium due date following the date we receive the employee's written request to terminate coverage for his spouse and/or all dependent children.

Termination of the insurance on any insured will not prejudice his rights regarding any claim arising prior to termination.

EFFECTIVE DATE

The effective date for you, the employee, is as follows: (1) Your insurance will be effective on the date shown on the certificate schedule, provided you are then actively at work. (2) If you are not actively at work on the date coverage would otherwise become effective, the effective date of your coverage will be the date on which you are first thereafter actively at work.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

**We've got you
under our wing.®**

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Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina

The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies.

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

This brochure is subject to the terms, conditions, and limitations of Policy Form Number CAI7800TX.

