

## Group Specified Disease Benefits - Prepared by Aflac

### Initial Diagnosis

An insured may receive up to 100% of his face amount upon the diagnosis of a covered specified disease.

Covered Specified diseases and Additional Benefits	Percentage of Face Amount/Benefit
Cancer (Internal or Invasive)	100%
Heart Attack	100%
Major Organ Failure	100%
End Stage Kidney Disease	100%
Stroke	100%
Non-Invasive Cancer	25%
Coronary Atherosclerotic Heart Disease	25%
Skin Cancer	\$250 (once per calendar year)
Transient Ischemic Attack (TIA)	\$250 (once per calendar year)

Benefits will be based on the face amount in effect on the specified disease date of diagnosis.

Once benefits have been paid for a covered specified disease, diagnosis of an additional specified disease or the diagnosis of the same disease will be paid up to the Lifetime maximum benefit of 300% per insured.

Once the lifetime maximum amount has been paid for any one insured, coverage on that insured ceases. Payments for partial and additional benefits do not count toward the lifetime benefit amount.

## Health Screening Benefit

Benefit	Benefit Amount
Health Screening Benefit	\$50 per calendar year

The Health Screening Benefit is payable once per calendar year for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations.

This benefit is payable for the covered employee and spouse. This benefit is not paid for dependent children. The covered health screening tests include, but are not limited to, the following:

- Stress test on a bicycle or treadmill
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Fasting blood glucose test, blood test for triglycerides, or serum cholesterol test to determine level of HDL and LDL
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Thermography
- DNA stool analysis
- Spiral CT screening for lung cancer
- HIV test performed via nucleic acid test (NAT)
- HPV test performed via Pap smear

## Group Critical Illness Rates

NONTOBACCO - Employee			
Issue Age	\$20,000	\$10,000	
18-29	\$6.77	\$3.95	
30-39	\$10.96	\$6.04	
40-49	\$21.04	\$11.08	
50-59	\$41.71	\$21.41	
60-64	\$62.41	\$31.76	

NONTOBACCO - Spouse			
Issue Age	\$10,000	\$5,000	
18-29	\$3.95	\$2.53	
30-39	\$6.04	\$3.58	
40-49	\$11.08	\$6.10	
50-59	\$21.41	\$11.27	
60-64	\$31.76	\$16.44	

TOBACCO - Employee			
Issue Age	\$20,000	\$10,000	
18-29	\$9.64	\$5.38	
30-39	\$17.00	\$9.06	
40-49	\$33.07	\$17.09	
50-59	\$67.32	\$34.22	
60-64	\$99.11	\$50.11	

TOBACCO - Spouse			
Issue Age	\$10,000	\$5,000	
18-29	\$5.38	\$3.25	
30-39	\$9.06	\$5.09	
40-49	\$17.09	\$9.11	
50-59	\$34.22	\$17.67	
60-64	\$50.11	\$25.62	