

## CANCER CARE

### In the fight against cancer, your employees have an ally.

When an employee receives a cancer diagnosis, it can be not only emotionally devastating, but financially overwhelming as well. That's why Aflac developed **Cancer Care insurance**, a simple way to help protect your employees' financial health when the unthinkable happens.



### Aflac lets your employees focus on their recovery, not unforeseen expenses.

Cancer is one of the five most costly medical conditions.<sup>1</sup> And, major medical insurance usually doesn't cover all of the expenses that can come with it. In fact, one in eight patients with advanced cancer turned down the recommended treatment because of the cost.<sup>2</sup> But **Aflac Cancer Care** gives your employees extra cash to help deal with the unexpected expenses associated with cancer — at no direct cost to your business.

### In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,<sup>SM</sup> only from Aflac<sup>3</sup>
- **Cash benefits** paid to directly to your employees<sup>4</sup> to use as they see fit
- **Guaranteed renewable** as long as the premium is paid
- **Cash wellness benefit** they can use even for routine, preventative care

#### FACT NO. 1

In the U.S., men have slightly less than a

**1** <sup>IN</sup> **2**

lifetime risk of developing cancer.<sup>5</sup>

#### FACT NO. 2

In the U.S., women have slightly more than a

**1** <sup>IN</sup> **3**

lifetime risk of developing cancer.<sup>5</sup>

# We're here with standout protection throughout their treatment.

Aflac Cancer Care pays your employees a cash benefit<sup>4</sup> upon initial diagnosis of a covered cancer, with other benefits payable throughout cancer treatment. They can use these for any out-of-pocket medical expenses they may have, including daily life expenses, such as rent, mortgage, groceries or bills — it's their choice.

*This information refers to benefit ranges for Policy Series A78000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.*

Aflac Cancer Care benefits <sup>6</sup>	
Benefit	Cancer Care: Preferred – Premier levels (Policies A78100–78400). Benefit depends on level of coverage purchased.
<b>Cancer Wellness Benefit</b>	\$25–\$100 per year, per covered person
<b>Initial Diagnosis Benefit</b>	Insured/Spouse: \$500–\$6,000; Dependent Child: \$1,000–\$12,000; payable once per covered person
<b>Injected Chemotherapy Benefit</b>	\$300–\$900 per week; no lifetime max
<b>Non-hormonal Oral Chemotherapy Benefit</b>	\$135–\$400 per prescription, per month from \$405–\$1,200 max per month for Oral/Topical Benefit Up to 3 different meds per calendar month
<b>Radiation Therapy Benefit</b>	\$175–\$500 per week; no lifetime max
<b>Anti-nausea Benefit</b>	\$50–\$150 per month; no lifetime max
<b>Surgical/Anesthesia Benefit</b>	\$50–\$5,000 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125–\$6,250; no lifetime max on number of operations
<b>Skin Cancer Surgery Benefit</b>	\$20–\$600; no lifetime max on number of operations
<b>Hospital Confinement Benefit:</b>	
• <b>Hospitalization for 30 days or less</b>	• Insured/Spouse: \$100–\$300 per day; Dependent Child: \$125–\$375 per day; no lifetime max
• <b>Hospitalization for Days 31+</b>	• Insured/Spouse: \$200–\$600 per day; Dependent Child: \$250–\$750 per day; no lifetime max
<b>Outpatient Hospital Surgical Room Charge Benefit</b>	\$100–\$300; no lifetime max on number of operations

<sup>1</sup>"Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System." Report from the Kaiser Family Foundation/American Cancer Society, 2/2009. Accessed 8/5/2015.

<sup>2</sup>Kaiser Foundation study cited in "Cancer Patients: Going Broke to Stay Alive," 2015, AgingCare.com (<http://www.agingcare.com/Articles/why-cancer-patients-cannot-afford-treatment-139136.htm>)

<sup>3</sup>One Day Pay<sup>SM</sup> available for most properly documented, individual claims submitted online through Aflac SmartClaim<sup>®</sup> by 3 PM ET. Aflac SmartClaim<sup>®</sup> not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

<sup>4</sup>Unless otherwise assigned.

<sup>5</sup>Cancer Facts and Figures 2015, American Cancer Society.

<sup>6</sup>This is a brief product overview only. Benefit amounts shown are ranges for coverage levels 1–4. Benefit payout varies according to level of coverage selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A78100AR through A78400AR. In Idaho, Policies A78100ID through A78400ID. In New York, Policies, NY78100 through NY 78400. In Oklahoma, Policies A78100OK through A78400OK. In Oregon, A78100OR through A78400OR. In Pennsylvania, Policies A78100PA through A78400PA. In Texas, Policies A78100TX through A78400TX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999