

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.¹ 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.¹ 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**,SM only from Aflac²
- **Cash benefits** paid to directly to your employees³ 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 IN **2**

lifetime risk of developing cancer.⁴

FACT NO. 2

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

1 IN **3**

lifetime risk of developing cancer.⁴

We're here with standout protection throughout their treatment.

Aflac Cancer Care pays your employees a cash benefit³ 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 ⁵	
Benefit	Cancer Care: Preferred – Premier levels (Policies A78100–78400). Benefit depends on level of coverage purchased.
Cancer Wellness Benefit	\$25–\$100 per year, per covered person
Initial Diagnosis Benefit	\$300–\$900 per week; no lifetime max
Injected Chemotherapy Benefit	\$300–\$900 per week; no lifetime max
Non-hormonal Oral Chemotherapy Benefit	\$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
Radiation Therapy Benefit	\$175–\$500 per week; no lifetime max
Anti-nausea Benefit	\$50–\$150 per month; no lifetime max
Surgical/Anesthesia Benefit	\$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
Skin Cancer Surgery Benefit	\$20–\$600; no lifetime max on number of operations
Hospital Confinement Benefit:	
<ul style="list-style-type: none"> • Hospitalization for 30 days or less • Hospitalization for Days 31+ 	<ul style="list-style-type: none"> • Insured/Spouse: \$100–\$300 per day; Dependent Child: \$125–\$375 per day; no lifetime max • Insured/Spouse: \$200–\$600 per day; Dependent Child: \$250–\$750 per day; no lifetime max
Outpatient Hospital Surgical Room Charge Benefit	\$100–\$300; no lifetime max on number of operations

¹"Cancer Patients: Going Broke to Stay Alive," AgingCare, 2018. (<https://www.agingcare.com/articles/why-cancer-patients-cannot-afford-treatment-139136.htm>)

²One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim[®] process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. 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. Individual Company Statistic, 2018.

³Unless otherwise assigned.

⁴Cancer Facts and Figures 2017, American Cancer Society.

⁵In Arkansas, Policies A78100AR–A78400AR. In Idaho, Policies A78100ID–A78400ID. In New York, Policies NY78100–NY78400. In Oklahoma, Policies A78100OK–A78400OK. In Oregon, Policies A78100OR–A78400OR. In Pennsylvania, Policies A78100PA–A78400PA. In Texas, Policies A78100TX–A78400TX. This is a brief product overview only. Benefit amounts shown are ranges for Levels 1-4. Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan level selected. Optional riders are available at an additional cost. The policy and/or riders have limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. The policy may contain a waiting period. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

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