

# Group Accident Insurance

## Plan Description

The Aflac Group Accident plan provides cash benefits **directly to your employees** (unless otherwise assigned) that help with out-of-pocket expenses - medical and nonmedical - associated with treatment in the event of a covered accident.

Features and Plan Provisions (specific benefit provisions may vary by situs state)	
<b>Benefit Amounts</b>	See Premium Rates and Plan Benefits for available options
<b>Coverage</b>	24 Hour
<b>Covered Insureds</b>	Available for all family members Spouse-only and Child-only coverage is not available
<b>Guaranteed-Issue</b>	The base accident product is always offered on a guaranteed-issue basis
<b>Enrollment Assumptions</b>	Enrollments take place once each 12-month period. Late enrollees cannot enroll outside of an annual enrollment period.
<b>Requirement for Group Billing</b>	To establish group billing, 25 distinct individuals must be paying premiums
<b>Payment Method</b>	Payroll Deducted
<b>Waiting Period</b>	There is no waiting period
<b>Benefit Reductions</b>	No reduction at any age
<b>Rate Guarantee</b>	2 Years
<b>Portability</b>	2019 Portability
<b>Eligibility</b>	Employees must be actively-at-work on the application date and the effective date. They must work at least 16 hours per week and have been continuously employed for the duration set by the employer. Seasonal and temporary employees are not eligible. Dependents are eligible, but only if the employee is eligible and participates.
<b>Successor Insured</b>	Included
<b>Successor Insured Waiver of Premium</b>	Not Included
<b>Issue Ages</b>	Employee: 18+ Spouse: 18+ Children: Under age 26
<b>Termination Age</b>	None
<b>Certificate Effective Date</b>	Coverage is effective on the billing effective date Note: Benefits are not payable for accidents that occurred prior to the effective date of coverage

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## Premium Rates

Monthly Premiums	
Coverage	Premium
Employee	\$14.28
Employee and Spouse	\$23.06
Employee and Child(ren)	\$29.18
Family	\$37.96

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.

This proposal has been generated based on the enrollment technology intended to be used. If there is a change to the enrollment technology the proposal may need to be modified based on the capabilities of the new platform.

The rates shown are for proposal purposes only and should not be used to fulfill enrollment. Upon won notification, Aflac will provide Build Requirements with the final rates to the Policy Administrator and their enrollment technology vendor. Rates enrolled other than the final provided will not be honored.