

Group Critical Illness Insurance

Plan Description

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness-and these benefits are paid directly to your employees (unless otherwise assigned). The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness. It is also H.S.A.-compatible.

Features and Plan Provisions (specific benefit provisions may vary by situs state)	
Benefit Amounts	See Premium Rates and Plan Benefits for available options
Spouse Coverage	Up to 100% of the face amount elected by the employee
Child Coverage	Up to 50% of the face amount elected by the employee
Guaranteed Issue Amounts	Employee: Up to \$30,000 Spouse: Up to \$30,000 Participation Requirement: 0%
Requirement for Group Billing	To establish group billing, 25 distinct individuals must be paying premiums
Payment Method	Payroll Deducted
Pre-existing Condition Exclusion	None
Waiting Period	There is no waiting period
Benefit Reductions	No reduction at any age
Rate Guarantee	2 Year(s)
Portability/Continuation	Evergreen
Rate Type	Attained Age
Eligibility	Work Week Hours: Employee must work at least 16 hours per week Length of Employment: No minimum requirement; set by employer
Waiver of Premium	After 90 days of total disability for an employee due to a covered critical illness, we will fully waive all premiums for the duration specified in the certificate
Successor Insured Waiver of Premium	Not Included
Separation Period - Additional Diagnosis/Reoccurrence	Additional Diagnosis: 6 consecutive months Reoccurrence: 6 consecutive months
Successor Insured	Included
Issue Ages	Employee: 18+ Spouse: 18+ Children: Under age 26
Termination Age	None
Certificate Effective Date	Coverage is effective on the billing effective date

Group Critical Illness Insurance

Premium Rates

Employee - Non-Tobacco Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$1.16	\$2.32	\$3.47	\$4.63	\$5.79	\$6.95
26-30	\$1.71	\$3.42	\$5.13	\$6.84	\$8.55	\$10.26
31-35	\$2.26	\$4.52	\$6.78	\$9.04	\$11.30	\$13.56
36-40	\$3.04	\$6.09	\$9.13	\$12.17	\$15.21	\$18.26
41-45	\$4.20	\$8.41	\$12.61	\$16.82	\$21.02	\$25.23
46-50	\$5.55	\$11.10	\$16.65	\$22.20	\$27.75	\$33.30
51-55	\$8.91	\$17.82	\$26.73	\$35.64	\$44.54	\$53.45
56-60	\$10.64	\$21.27	\$31.91	\$42.55	\$53.18	\$63.82
61-65	\$17.91	\$35.82	\$53.73	\$71.64	\$89.55	\$107.46
66+	\$29.49	\$58.99	\$88.48	\$117.98	\$147.47	\$176.97

Spouse - Non-Tobacco Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$1.16	\$2.32	\$3.47	\$4.63	\$5.79	\$6.95
26-30	\$1.71	\$3.42	\$5.13	\$6.84	\$8.55	\$10.26
31-35	\$2.26	\$4.52	\$6.78	\$9.04	\$11.30	\$13.56
36-40	\$3.04	\$6.09	\$9.13	\$12.17	\$15.21	\$18.26
41-45	\$4.20	\$8.41	\$12.61	\$16.82	\$21.02	\$25.23
46-50	\$5.55	\$11.10	\$16.65	\$22.20	\$27.75	\$33.30
51-55	\$8.91	\$17.82	\$26.73	\$35.64	\$44.54	\$53.45
56-60	\$10.64	\$21.27	\$31.91	\$42.55	\$53.18	\$63.82
61-65	\$17.91	\$35.82	\$53.73	\$71.64	\$89.55	\$107.46
66+	\$29.49	\$58.99	\$88.48	\$117.98	\$147.47	\$176.97

Employee - Tobacco Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$1.70	\$3.40	\$5.09	\$6.79	\$8.49	\$10.19
26-30	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00
31-35	\$3.60	\$7.19	\$10.79	\$14.39	\$17.98	\$21.58
36-40	\$5.16	\$10.32	\$15.48	\$20.64	\$25.80	\$30.96
41-45	\$6.94	\$13.89	\$20.83	\$27.78	\$34.72	\$41.67
46-50	\$8.97	\$17.94	\$26.91	\$35.88	\$44.85	\$53.82
51-55	\$14.48	\$28.96	\$43.44	\$57.91	\$72.39	\$86.87
56-60	\$18.28	\$36.56	\$54.84	\$73.12	\$91.40	\$109.68
61-65	\$29.70	\$59.40	\$89.10	\$118.80	\$148.50	\$178.20
66+	\$47.14	\$94.29	\$141.43	\$188.57	\$235.71	\$282.86

Spouse - Tobacco Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-25	\$1.70	\$3.40	\$5.09	\$6.79	\$8.49	\$10.19
26-30	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00
31-35	\$3.60	\$7.19	\$10.79	\$14.39	\$17.98	\$21.58
36-40	\$5.16	\$10.32	\$15.48	\$20.64	\$25.80	\$30.96
41-45	\$6.94	\$13.89	\$20.83	\$27.78	\$34.72	\$41.67
46-50	\$8.97	\$17.94	\$26.91	\$35.88	\$44.85	\$53.82
51-55	\$14.48	\$28.96	\$43.44	\$57.91	\$72.39	\$86.87
56-60	\$18.28	\$36.56	\$54.84	\$73.12	\$91.40	\$109.68
61-65	\$29.70	\$59.40	\$89.10	\$118.80	\$148.50	\$178.20
66+	\$47.14	\$94.29	\$141.43	\$188.57	\$235.71	\$282.86

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.

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