

## Welcome to Aflac Solutions





Get help with expenses, health insurance doesn't cover







When life gives you setbacks, Aflac is here to help you make a comeback





### **Product features**

- Individual policies are guaranteed renewable.
- Benefits on individual policies are paid directly to policyholders, unless otherwise assigned.
- Coverage is **portable**.
- Historical rate stability.







#### **Cancer**/ **Specified-disease**<sup>2</sup>

Coverage when you really need it. Our Cancer Protection Assurance insurance policies help cover innovative treatments with benefits that care for you as a whole person. Learn how Aflac benefits can help.









#### **Critical illness<sup>3</sup>**

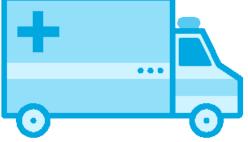
Serious illnesses such as a heart attack or stroke can have an impact on your financial health. Aflac's Critical Care Protection insurance can help provide peace of mind if you experience a covered health event.











#### Accident<sup>1</sup>

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits (unless otherwise assigned) to help with the unexpected medical and everyday expenses that can begin to add up almost immediately.









#### **Dental**<sup>4</sup>

A reason to smile! Aflac's dental insurance provides benefits for dental care, to help you maintain your dental and overall health. It's a smart way to help protect yourself.









Ready to take the next step to help protect vour future?





# Establish a Budget

What is important to you?









## Disclaimers

Coverage mentioned herein may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac agent.

- A75300VA. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.
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- NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.
- 7. Term Life (Q60000 series): In Arkansas, Policy Q60100CAR. In Idaho Policy Q60100CID. In Oklahoma, Policy Q60100COK. This policy series is not available in New York, Pennsylvania, or Virginia. Coverage is underwritten by Aflac.
- 8. Whole Life (Q60000 series): In Arkansas, Idaho, Oklahoma, Policies ICC18Q60200C, ICC18Q60300C, ICC18Q60400C. This policy series is not available in New York, Pennsylvania, or Virginia. Coverage is underwritten by Aflac.
- 9. Vision: (VSN series): In Idaho, Policy VSN100ID. In Oklahoma, Policy VSN100OKR. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.
- all states. National Guardian Life Insurance Company | Madison, WI.

Applies to Policy Series NDNGRP 04/06 and NDNGRP 2010, et al. In Pennsylvania, NDNGRP 7/08 PA. In Texas, policy form NDNGRP-TX 2010 (R). Applies to Policy Series NVIGRP 5/07 and NVIGRP 11/13. In Pennsylvania, policy form NVIGRP 7/08-PA. In Texas, policy form NVIGRP 11/13 TX (R).

For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.

Applies to Policy Series QN81000. In Arkansas, policy form QN81100MAR. In Idaho, QN81100MID. In Oklahoma, policy form QN81100MOK. In Oregon, policy form QN81100MOR and QN81100MORS. In Pennsylvania, QN81100MPA. In Texas, policy form QN81100MTX. In New York, NYQN81100M. In Virginia, QN81100MVA.

Applies to Policy Series QNV1000. In Arkansas, policy form QNV1100MAR. In Idaho, QNV1100MID. In Oklahoma, policy form QNV1100MOK. In Oregon, policy form QNV1100MOR and QNV1100MORS. In Pennsylvania, QNV1100MPA. In Texas, policy form QNV1100MTX. In New York, NYQNV1100M. In Virginia, QNV1100MVA.

Please see coverage documentation applicable to your situs state for further details.

This is a brief product overview only. Coverage may not be available in all states, including but not limited to NJ or NM.

Notice: Dental and vision benefits are not considered minimum essential coverage for pediatric dental or vision plans in accordance with the Affordable Care Act (ACA). Aflac's insurance plans are not an alternative for comprehensive health insurance.

Aflac WWHQ | 1932 Wynnton Road | Columbus, GA 31999

1. Accident: Accident (A35000 series): In Idaho, Policies A35100ID-A35200ID & A35B24ID. In Oklahoma, Policies A35100OK-A35200OK & A35B24OK. (A36000 series): In Idaho, Policies A36100ID-A36400ID, & A363OFID. In Oklahoma, A36100OK-A36400OK, & A363OFOK. In Virginia, Policies A35100VA-A35400VA, A35B24VA, & A35BOFVA. (A37000 series): In Idaho, Policy A37000ID. In Oklahoma, Policy A37000OK. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

2. Cancer/Specified-Disease (B70000 series): In Idaho, Policies B70100ID, B70200ID, B70300ID, B70300ID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B70300OK, B7020EPOK. (75000 series): In Virginia, Policies A75100VA-

3. Critical Illness (B74000 series): In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. (71000 series): In Virginia, Policies A71100VA and A71200VA. Coverage is underwritten by Aflac. In New York, coverage

4. Dental (A82000 series): In Idaho, Policies A82100RID-A82400RID. In Oklahoma, Policies A82100ROK-A82400ROK. In Virginia, Policies A82100RVA-A82400RVA. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

5. Short-Term Disability (A57600 series): In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600CK & A57600LBOK. In Virginia, Policies A57600VA and A57600LBVA. Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

6. Hospital Indemnity (A49000 series): In Oklahoma, Policies A49100OK-A49400OK and A4910HOK. In Virginia, Policies A49100VAR and A4910HVAR. Hospital (B40000 series): In Idaho, Policies B40100ID & B4010HID. In New York, Policies

10. For groups sitused in NC and for some groups situs in CA, FL, GA, IL, LA, MI, OH, PA, and TX prior to 6/1/22, Aflac dental and vision insurance coverage is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac dental and vision products may not be available in



## Scan the QR Code below to see the **Aflac Insurance Plans**

Aflac helps with expenses health insurance doesn't cover, so you can care about everything else.



