

Affrac SmartClaim®
One Day Pay



Introducing
ONE DAY PAY

When it comes to paying claims,
no one flies faster.

Whether it's accident, cancer, hospitalization
or illness, no one will process and pay your
claim faster. Our promise to you is to process
and pay, not deny and delay.

Go to aflac.com/mypolicy to learn more. ▲

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There are three simple
steps to get paid quickly:

1



USE SMARTCLAIM®

Our system will guide you every step of the way—from filling out the right forms to filing your claim—so your claim can be processed quickly.

2



UPLOAD SUPPORTING DOCUMENTS

Once you've filled out the correct forms, you can upload any other required documents electronically. Just take a picture with your phone or camera.

3



SUBMIT BY 3:00 PM ET

Get your claim to us before 3 PM ET Monday – Friday, and we'll have it processed and paid within one business day.

To get started today, be sure to enroll in
Claims Direct Deposit at aflac.com/mypolicy.

One Day PaySM available for most properly documented, individual claims submitted online through Affrac SmartClaim[®] by 3 PM ET. Affrac SmartClaim[®] not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Affrac Plus Rider and Group policies. Individual Company Statistic, 2015. 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 Wymnton Rd | Columbus, GA 31989



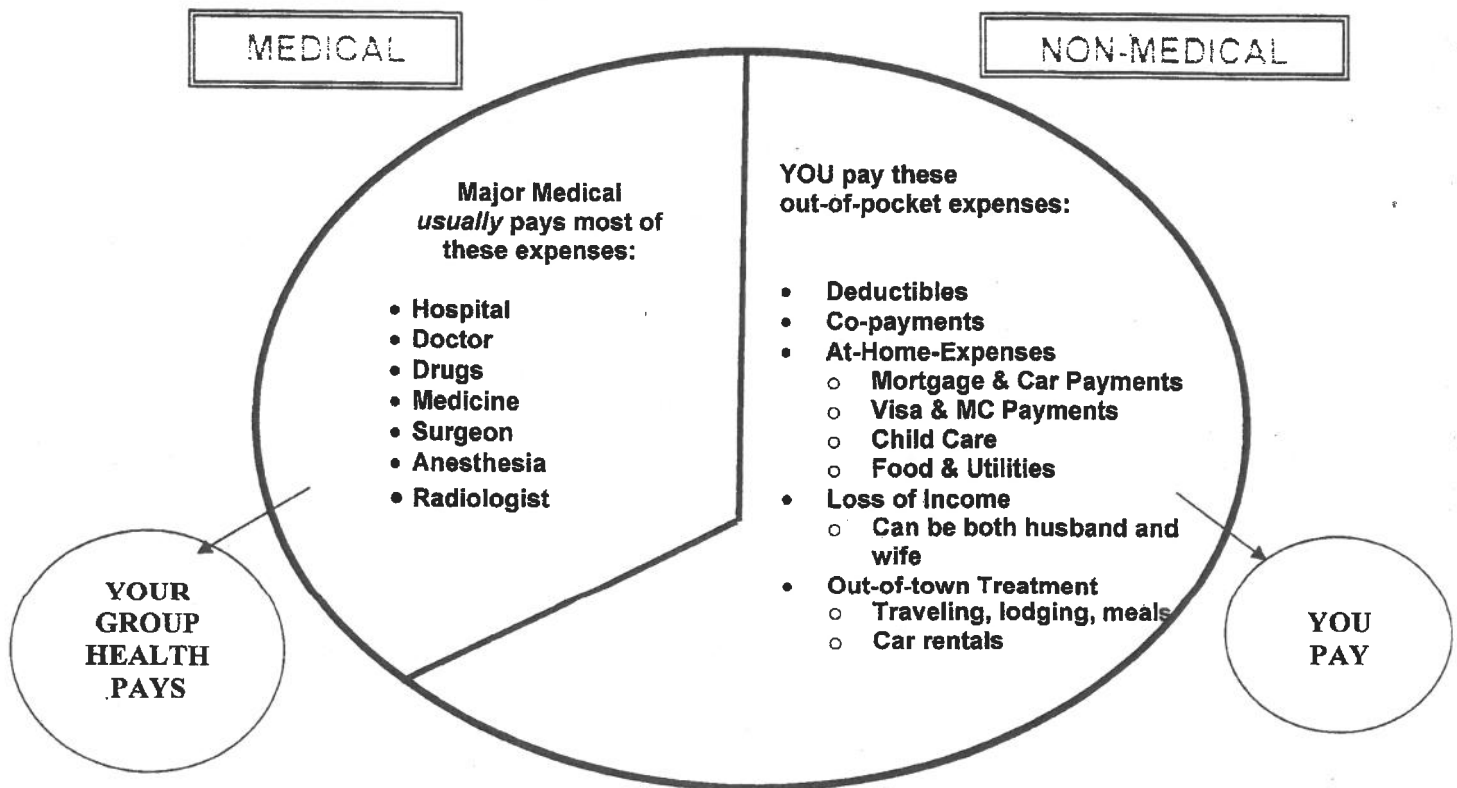
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NEW FOR 2018

- Life up to 500k (up from 200K)
- Juvenile Life: 10, 20 or 30k
(Doubles after age 18)
- *CI Rider for Accident & Hospital Policies (mini Critical Illness)
- *Hospital \$1500 Deductible
- *Critical Illness
(Replaces Specified Health)

WHY SUPPLEMENTAL PROTECTION?

Behind every illness & accident there are two costs: Direct & Indirect



NON-MEDICAL EXPENSES AFFECT NOT ONLY INDIVIDUALS:
 THEY ARE A FAMILY AFFAIR

The Family Pays Non-Medical Expenses From

1. Go Fund Me 2. Earned Income 3. Liquidating Assets 4. Savings 5. Loans

OR

5. CASH from your Voluntary Supplemental Plan

Why Aflac? Get the Aflacts.

AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

AFLAC BELONGS TO YOU. NOT YOUR COMPANY.

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

AFLAC IS AFFORDABLE.

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

AFLAC CLAIMS ARE EASY TO FILE.

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.

We want you to be healthy—that's why several of our policies promote preventive care.

AFLAC IS ACCOUNTABLE.

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.



Aflac

Deductibles, copayments, coinsurance, prescription drugs, plus the regular bills that keep coming even when you're sick or hurt and out of work...it can all add up quickly. Consider this:

For the 2018 plan year, the out-of-pocket limit for a plan through the federal government is

\$7,350 for an individual... and **\$14,700** for a family.¹



The average cost of a 3-day hospital stay is around

\$30,000²



The median per-patient prescription drug cost for treating cancers such as lymphoma and leukemia can be more than a

quarter million dollars

Rx

a year.³

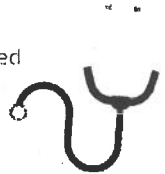
Voluntary insurance pays the policyholder,* not the doctor, helping keep your finances healthy even if you're sick or injured. That's important for a lot of workers because:



58% of employees have **less than \$1,000** to pay out-of-pocket expenses associated with an unexpected serious illness or accident.⁴

20% couldn't go more than one week without a paycheck.⁵

26% have avoided going to the doctor due to high costs.⁶



If you're in the minority of employees who have sufficient savings, an unexpected health issue could set you back. Don't walk away from the things you've been saving for:

The average price of a new car is approximately **\$35,000**⁷



The median cost of a new home in the U.S. is approximately **\$325,000**⁸



Retirement advice varies, but some recommend having enough to replace

70-90% of your annual pre-retirement income through savings and Social Security.⁹

* Unless otherwise assigned.

¹ "Out-of-pocket maximum/limit." Accessed May 25, 2018. healthcare.gov/glossary/out-of-pocket-maximum-limit.

² "Why health insurance is important: Protection from high medical costs." Accessed May 25, 2018. healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs.

³ AHP: "High-priced drugs: Estimates of annual per-patient expenditures for 150 specialty medications." April 2016. Accessed May 25, 2018. ahp.org/wp-content/uploads/2016/04/HighPriceDrugsReport.pdf.

⁴ The 2018 Aflac WorkForces Report is the eighth annual study examining benefits trends and attitudes. Conducted by Lightspeed, the study captured responses from 2,000 employees across the United States in various industries. Visit AflacWorkForcesReport.com.

⁵ Kelley Blue Book press release. Accessed May 25, 2018. mediaroom.kbb.com/average-new-car-prices-jump-2-percent-march-2018-suv-sales-strength-according-to-kelley-blue-book.

⁶ United States Census Bureau. "Median and Average Sales Prices of New Homes Sold in United States." Accessed May 25, 2018. census.gov/construction/nrs/pdf/uspricemon.pdf.


⁷ Nerd Wallet retirement calculator. Accessed May 25, 2018. nerdwallet.com/investing/retirement-calculator.

Aflac Solution: Aflac Accident Indemnity Advantage off the job coverage is selected.

How it Works:

One of your employees fell of a ladder while doing home improvements over the weekend. He was taken to the ER by ambulance. Benefits payable for covered policyholder, under the Accident Indemnity Advantage plan:

Ground Ambulance	\$200	Hospitalization	\$2,250
X-Ray	\$205	Diagnosis Exam	\$200
Dislocated Hip	\$2,500	Physical Therapy	\$210
Broken Wrist	\$325	Follow-Ups	\$105
Wheel Chair	\$300		

 **Total Benefits Payable \$6,235**

The above example is based on a scenario for Accident Indemnity Advantage – Off the job that includes the following benefit conditions:

Ground ambulance transportation (Ambulance Benefit) of \$200, Physician visit (Accident Emergency Treatment Benefit) of \$120, X-Ray (X-Ray Benefit) of \$25, dislocated hip – open reduction under general anesthesia (Accident Specific Sum – Injuries Benefit) of \$2,500, broken wrist – closed reduction (Accident Specific – Sum Injuries Benefit) of \$325, Initial Accident Hospitalization Benefit of \$1,000, Accident Hospital Confinement Benefit (Hospitalization for 5 days) of \$1,250, Major Diagnostics Exam Benefit (CT Scan) of \$200, Physical Therapy Benefit (6 Treatments) of \$210, Appliances Benefit (Wheelchair) of \$300, Accident Follow – up Treatment Benefit (3 days) of \$105.

Diocese of Monterey makes **Aflac** plans available. Choose the plans that best fit your needs.

Per Semi-Monthly Paycheck

• **Aflac Cancer Care - Assurance 1**

- A lump-sum benefit \$1,000 payable upon initial cancer diagnosis.
- A wellness benefit payable for cancer screening.
- Benefits payable for radiation, chemotherapy, experimental treatments, and cancer surgery.
- Daily hospitalization benefits payable for hospital stays.
- Transportation and lodging benefits payable for travel to receive treatment.
- Dependent children covered at no additional cost.

Individual 11.27
One Parent Family 20.20
Insured & Spouse 11.73
Two Parent Family 20.66

• **Critical Care Protection Option 2**

- \$7,500 First Occurrence Benefit
- Heart Attack, Stroke, Cardiac Arrest,
- Third-Degree Burns, Coma, Paralysis
- Coronary Angioplasty, Hospital Confinement
- Hospital Intensive Care Unit
- Continuing Care Benefit
- Ambulance Benefit
- Lodging Benefit & Transportation

Individual 8.45 - 21.12
One Parent Family 14.37 - 28.80
Insured & Spouse 16.25 - 39.65
Two Parent Family 18.46 - 43.03
Policy is age band

• **Critical Care Protection Option 3**

- \$7,500 First Occurrence Benefit
- Heart Attack, Stroke, Cardiac Arrest,
- Third-Degree Burns, Coma, Paralysis
- Coronary Angioplasty, Hospital Confinement
- Hospital Intensive Care Unit
- Specified Heart Surgery Benefit
- Continuing Care Benefit
- Ambulance, Lodging & Transportation Benefits

Individual 8.90 - 25.74
One Parent Family 15.15 - 32.44
Insured & Spouse 17.09 - 49.66
Two Parent Family 19.37 - 53.17
Policy is age band

• **Accident Advantage Option 2**

- Covers you & your family 24/7,
- At work, sports, school, home, commuting
- Pays \$1,000 Initial Hospitalization, \$1,500 Intensive Care
- Pays \$200 per day Hospitalization
- Accidental Death Benefit \$25,000

Individual 7.80
One Parent Family 10.53
Insured & Spouse 11.83
Two Parent Family 14.89

• **Accident Advantage Option 3**

- Covers you & your family 24/7,
- At work, sports, school, home, commuting
- Pays \$1,000 Initial Hospitalization, \$2,000 Intensive Care

Individual 10.66
One Parent Family 14.24
Insured & Spouse 16.77
Two Parent Family 21.13

- Pays \$250 per day Hospitalization
- Accidental Death Benefit \$40,000

- **Hospital Confinement pays \$500**

- Rehabilitation pays \$100 per day up to 15 days
- Emergency Room pays \$100, 2 payments per year, per person
- Hospital Short Stay pays \$100 less than 23 hours, 2 payments per year, per person
- Physician Visits, Laboratory Test, X-Ray, Medical Diagnostic & Imaging, Ambulance Benefit, Surgery, Invasive Diagnostic Exams, ICU.

Individual	23.98 - 31.72
One Parent Family	36.27 - 43.75
Insured & Spouse	41.08 - 56.55
Two Parent Family	45.70 - 61.69

- **Short-Term Disability w/Guaranteed Issue**

- Pays in addition to State disability
- Covers off the job accidents and illnesses
- Benefits for Total & Partial disability and Maternity Leave

Avrg 11.70 - 39.71
 Individually quoted
 Based on income and benefit chosen

Your Aflac plans give you options and choices you control. Unlike medical insurance, the costs and benefits don't change. The benefits are paid directly to you! So, you can use the money to cover expenses not covered by your medical plan; co-pays, deductibles, out of network, out of pocket and family expenses.

How Aflac works

- Aflac pays the BENEFITS to you. Not the Doctor or Hospital.
- Aflac's benefits help COVER the co-pays, deductibles and out of pocket expenses.
- Aflac's benefits help with family and household expenses.
- Aflac helps fill the FINANCIAL gap if you or your spouse are unable to work.
- Aflac's plans are GUARANTEED renewable at the payroll rate.
- Aflac's plans are PORTABLE. Even if you change jobs, you can take it with you.
- Aflac does NOT raise the price every year, so you know the cost in the future.