

▶ **Peace of Mind *and*
Real Cash Benefits**



**AFLAC DENTAL INSURANCE -
SUPPLEMENTAL PLAN**

DE^E



AFLAC DENTAL INSURANCE - SUPPLEMENTAL PLAN

Policy Series A82000

This brochure accompanies Schedule of Dental Procedures A82ES75SCHR1FLR.

DE^E

Smile.

The best way to maintain or improve your smile is to brush and floss your teeth daily, visit your dentist, and apply for an Aflac Dental-Supplemental Plan.

Aflac Dental-Supplemental Plan provides benefits for periodic checkups and cleanings, X-rays, fillings, crowns, and much more. It's your smile and your policy; Aflac Dental-Supplemental Plan gives you control.

- **You choose your dentist.** Because Aflac Dental-Supplemental Plan doesn't use a network of dentists, you can go to any dentist you choose.
- **You and your dentist choose the best treatment for you.** Aflac Dental-Supplemental Plan doesn't have precertification requirements. If the treatment is covered by your policy, you don't need Aflac's permission to receive it.¹

Aflac Dental-Supplemental Plan is different from many other dental plans you may have seen.

- **You know what you're getting with Aflac Dental-Supplemental Plan.** The plan spells out the benefits for both wellness and other diagnostic/treatment services. There are no gray areas. Each covered procedure has a specific benefit amount.
- **Aflac Dental-Supplemental Plan doesn't have an annual deductible.** Other dental plans may require you to meet an annual deductible before benefits are payable.
- **Aflac Dental-Supplemental Plan pays benefits regardless of any other plan.** Even if you have other coverage, you'll receive your full Aflac benefit amount.²

With Aflac Dental-Supplemental Plan's **Annual Maximum Building Benefit**, you can receive even more benefits. Aflac will increase each covered person's policy year maximum by \$150 after each 12 consecutive months the policy is in force up to a maximum of \$750 per covered person.

¹Subject to applicable waiting periods.

²If the applicant retains existing dental coverage with another company, only the Essentials plan can be offered.

Aflac Dental-Supplemental Plan pays benefits for seven categories of dental treatments and hundreds of procedures. The benefit amounts within each category vary based on the procedure received and are subject to a policy year maximum. Benefit amounts and the policy year maximum are per covered person.

BENEFIT CATEGORIES	WAITING PERIOD	BENEFIT AMOUNTS
Preventive (Wellness and X-Ray)	None	\$25-\$45
Fillings and Basic Services	3 Months	\$25-\$390
Pain Management and Adjunctive Services	3 Months	\$45-\$215
Other Preventive Services	6 Months	\$30-\$175
Oral Surgery, Gum Treatments, and Prosthetic Repair	6 Months	\$40-\$1,300
Crowns and Major Services	12 Months	\$30-\$605
Major Prosthetic Services	24 Months	\$75-\$780
POLICY YEAR MAXIMUM		\$2,100

THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY.
REFER TO THE POLICY FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS AND EXCLUSIONS.
FOR MORE INFORMATION ABOUT THE BENEFITS AVAILABLE, PLEASE SEE THE SCHEDULE OF DENTAL PROCEDURES.
AFLAC HEREIN MEANS AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS.



TERMS YOU NEED TO KNOW

COVERED PERSON: Covered person includes any person insured under the coverage type you applied for.

Please see the Schedule of Dental Procedures for a complete and comprehensive definition.

GUARANTEED-RENEWABLE: The policy is guaranteed-renewable for your lifetime, subject to Aflac's right to change premiums by class upon any renewal date.

POLICY YEAR MAXIMUM: The policy year maximum is the total dollar amount of benefits payable per policy year, per covered person.

WAITING PERIOD: The waiting period is the period after the effective date of coverage for which benefits are not payable. If the policy is reinstated, all covered persons will be subject to new waiting periods beginning with the date of reinstatement. If a dependent is added by endorsement, the waiting period for such dependent will begin on the effective date of the addition. The waiting period will vary based on the benefit category.

WHAT IS NOT COVERED

Aflac will not pay benefits for losses caused by or resulting from any procedure not shown on the Schedule of Dental Procedures; services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health; repairs to dental work within six months of the initial work; treatment received while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued; or treatment received prior to the effective date of coverage or treatment received during a benefit's waiting period.

No benefits will be paid for replacement of teeth missing before the effective date of coverage.

Aflac will not pay benefits for services rendered by you or a member of the immediate family of a covered person.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

Please see the Schedule of Dental Procedures for procedure-specific limitations and exclusions.

If Disability Stops Your Pay,
*Will You Have the Ability to
Pay Your Bills?*



SHORT-TERM DISABILITY INSURANCE

DI

Aflac[®]
We've got you under our wing.[®]

SHORT-TERM DISABILITY INSURANCE

Policy Series A57600

DI

Helping Pay Your Bills, While You Pay Attention to Your Health

Imagine this. One day, not very far in the future, you become disabled. And you can't go to work. It could happen to you. In fact, last year millions of families found themselves in this situation.* How would you pay the mortgage? Buy groceries? Make your car payment? And pay all the other bills that won't go away, just because your paycheck is gone? That's where Aflac's short-term disability insurance policy can help make the difference. The difference that means you will still have a source of income and you will know Aflac is helping take care of your bills while you're taking care of yourself.



Aflac herein means American Family Life Assurance Company of Columbus.

THE FACTS* SAY YOU NEED THE PROTECTION OF AFLAC SHORT-TERM DISABILITY:

3 in **10**

FACT NO. 01

ALMOST ONE-THIRD OF AMERICANS ENTERING THE WORK FORCE TODAY WILL BECOME DISABLED BEFORE THEY RETIRE.

NEARLY

90%

FACT NO. 02

OF DISABILITIES AREN'T WORK-RELATED AND THEREFORE DON'T QUALIFY FOR WORKERS' COMPENSATION BENEFITS.

OVER

10%

FACT NO. 03

OF AMERICANS BETWEEN THE AGES OF 18 AND 64 HAVE A DISABILITY.

100

FACT NO. 04

MILLION AMERICANS ARE NOT PROTECTED BY PRIVATE DISABILITY INSURANCE.

**CDA 2010 Consumer Disability Awareness Study,
Council for Disability Awareness, 2010.

Why Aflac Short-Term Disability may be the best choice for you

Aflac is a market leader with over 50 years of experience in the insurance industry. We've been there before for others, and we'll be there for you when you need us. Aflac helps you choose what best fits your individual needs.

- Aflac short-term disability is sold on an individual basis. So you actually choose the plan that's right for you. We'll give you what you need based on your financial needs and income.
- We now offer the option of guaranteed-issue short-term disability coverage. That means **no medical questionnaire is required**. That should help give you some peace of mind.
- Your Aflac plan stays with you even when you change or leave your job. You don't get that kind of portability everywhere else.
- We pay you a cash benefit for each day you are disabled.**
- Aflac does not coordinate benefits. Regardless of any other disability insurance benefits you may have, including Social Security, we will pay you directly.
- Aflac provides benefits for both Total and Partial Disability. Even if you're able to work, Partial Disability Benefits may be available to help compensate for lost income.
- Premiums may be waived when you have a prolonged disability.**

***Subject to your benefit period and elimination period.*

COVERAGE OPTIONS

Choose the Policy You Need

- **Monthly Benefit: \$500–\$6,000 (subject to income requirements)**
- **Total Disability Benefit Periods: 3, 6, 12, 18, or 24 months**
- **Elimination Periods (Injury/Sickness): 0/7, 0/14, 7/7, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180**
- **Optional rider available for on-the-job injuries.**

THE POLICY HAS LIMITATIONS AND EXCLUSIONS THAT MAY AFFECT BENEFITS PAYABLE. THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES ONLY. REFER TO THE POLICY FOR COMPLETE DETAILS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS.



Rate Sheet

Aflac Dental Insurance - Supplemental Essentials

Biweekly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 99	\$10.74	\$18.90	\$18.78	\$27.06



Rate Sheet

Aflac Short-Term Disability | 6 month benefit period

Biweekly rates

Age Range	0/7 Days	0/14 Days	7/7 Days	7/14 Days	14/14 Days	0/30 Days	30/30 Days
18 to 49	\$1.44 per \$100	\$1.02 per \$100	\$1.38 per \$100	\$0.84 per \$100	\$0.78 per \$100	\$0.72 per \$100	\$0.48 per \$100
50 to 64	\$1.74 per \$100	\$1.32 per \$100	\$1.62 per \$100	\$1.20 per \$100	\$1.14 per \$100	\$1.02 per \$100	\$0.78 per \$100
65 to 74	\$2.16 per \$100	\$1.68 per \$100	\$2.04 per \$100	\$1.50 per \$100	\$1.44 per \$100	\$1.26 per \$100	\$1.02 per \$100