Critical Illness Coverage Only
Outline of Coverage for Policy Form Series A72100NJ

This policy is an individual policy of insurance. This policy provides critical illness coverage ONLY. This policy does NOT provide comprehensive medical or hospital insurance, Medicare supplement insurance, long-term care insurance, nursing home insurance only, home health care insurance only, or nursing home and home care insurance. You may also contact your local social security office or Aflac and obtain a copy of the Guide to Health Insurance for People with Medicare.

(1) Benefits: Subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions, we will pay the following benefits for a covered Critical Illness Event that occurs while coverage is in force.

For any benefit to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage and while coverage is in force. If more than one Loss per Covered Person occurs on the same day, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

A. MAJOR CRITICAL ILLNESS EVENT BENEFIT: Aflac will pay [$ ______ ] upon a Covered Person’s Onset Date of any of the following Critical Illness Events:

1) Heart Attack
2) Stroke
3) End-Stage Renal Failure
4) Coma
5) Paralysis
6) Major Human Organ Transplant

After qualifying for this benefit, such Covered Person will again become eligible for this benefit after five years from the later of (1) the Onset Date of any Critical Illness Event of such Covered Person or (2) the latest hospitalization or surgery due to such Covered Person’s Critical Illness Event. No lifetime maximum.

B. SUBSEQUENT CRITICAL ILLNESS EVENT BENEFIT: After a Covered Person has previously qualified for benefits under Benefit A above, Aflac will pay $5,000 upon that Covered Person’s Onset Date of:

1) a recurrence of that same Critical Illness Event or
2) an occurrence of a different Critical Illness Event.

For this benefit to be payable, the Onset Date of the Critical Illness Event must be 180 days or more from the Onset Date of any previously paid Critical Illness Event for such Covered Person. This benefit is not payable on the same day as the Major Critical Illness Event Benefit. No lifetime maximum.

C. CORONARY ARTERY BYPASS GRAFT SURGERY BENEFIT: Aflac will pay $3,000 when a Covered Person undergoes Coronary Artery Bypass Graft Surgery. This benefit is payable once per Covered Person, per lifetime.
D. SUDDEN CARDIAC ARREST BENEFIT: Aflac will pay $5,000 upon a Covered Person’s Onset Date of Sudden Cardiac Arrest. This benefit is payable once per Covered Person, per lifetime.

(2) Optional Benefits:

LUMP SUM CANCER BENEFIT RIDER: (Series A72050) Applied for ☐ Yes ☐ No

This rider is issued on the basis that the information shown on the application is correct and complete. If any answers on your application for this rider are incorrect or incomplete, the benefits under this rider will be the lesser of the benefits that you would have been eligible to purchase if a correct or complete answer had been given or your original rider benefit amount. Any overpayment of premium will be refunded to you, less any claims paid.

While this coverage is in force, we will pay the following benefits, as applicable, subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions unless modified herein.

For benefits to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage, while coverage is in force, and must be separated by 180 days or more from the Onset Date of any other covered Loss. If more than one Loss per Covered Person occurs within 180 days, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

A. INTERNAL CANCER BENEFIT: Aflac will pay [$ ______ ] upon a Covered Person’s Onset Date of Internal Cancer. This benefit is payable once per Covered Person, per lifetime.

B. CARCINOMA IN SITU BENEFIT: Aflac will pay $2,000 upon a Covered Person’s Onset Date of Carcinoma In Situ. This benefit is payable once per Covered Person, per lifetime.

C. CANCER-RELATED DEATH BENEFIT: Aflac will pay $5,000 when a Covered Person suffers a Cancer-Related Death.

Exceptions, Reductions and Limitations of Rider A72050 Series:

A. Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); complications of cancer; or any other disease, sickness, or incapacity. Aflac will not pay benefits for recurrence, direct extension, or metastatic spread of any cancer diagnosed prior to the Effective Date of coverage.

B. Aflac will not pay benefits for any Loss that is caused by a Pre-existing Condition unless the Onset Date is more than six months after the Effective Date of coverage. Benefits are payable for only one covered Loss at a time per Covered Person.

C. Aflac will not pay benefits for a Loss that is diagnosed outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.

D. Aflac will not pay benefits whenever coverage provided by this rider 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.
E. For benefits to be payable, the Onset Date must occur on or after the Effective Date of coverage, while coverage is in force and must be separated by 180 days or more from the Onset Date of any other covered Loss. If more than one Loss per Covered Person occurs within 180 days, only the highest eligible benefit will be paid.

F. Aflac will not pay benefits for Skin Cancers.

SUDDEN CARDIAC ARREST BENEFIT RIDER: (Series A72052) Applied for ☐ Yes ☐ No

While this coverage is in force, we will pay the following benefit, as applicable, subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions unless modified herein.

For benefits to be payable, the Onset Date must occur on or after the Effective Date of coverage, while coverage is in force, and must be separated by 180 days or more from the Onset Date of any previously paid Critical Illness Event for such Covered Person. If Sudden Cardiac Arrest occurs within 180 days of a Critical Illness Event for the same Covered Person, only the highest eligible benefit will be paid. If Coronary Artery Bypass Graft Surgery and Sudden Cardiac Arrest occur on the same day, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you or your estate.

A. SUDDEN CARDIAC ARREST BENEFIT: Aflac will pay [$ ______ ] upon a Covered Person’s Onset Date of Sudden Cardiac Arrest. This benefit is payable once per Covered Person, per lifetime.

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(3) Exceptions, Reductions and Limitations of the Policy (This is not a daily hospital expense plan.):

A. Aflac will not pay benefits for any Loss that is caused by a Pre-existing Condition unless it begins more than six months after the Effective Date of coverage. Benefits are payable for only one covered Loss at a time per Covered Person.

B. Aflac will not pay benefits for any event that is diagnosed or treated outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.

C. Aflac will not pay benefits whenever coverage provided by this 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.

D. For any benefit to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage and while coverage is in force. If more than one Loss per Covered Person occurs on the same day, only the highest eligible benefit will be paid.

E. This policy does not cover Loss caused by or resulting from:

1. Using any drug, narcotic, hallucinogen, or chemical substance (unless administered by a Physician and taken according to the Physician’s instructions) or voluntarily taking any kind of poison or inhaling any kind of gas or fumes;
2. Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not ("felony" is as defined by the law of the jurisdiction in which the activity takes place);

3. Intentionally self-inflicting a bodily injury or committing or attempting suicide, while sane or insane;

4. Being involved in war or any act of war, declared or undeclared;

5. Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve. (Upon receipt of your written request, we will return the premium paid for this policy during such service on a pro rata basis.)

A Pre-existing Condition is an illness, disease, infection, disorder, or injury for which, within the six-month period before the Effective Date of coverage, medical advice, consultation, or treatment was recommended or received. Benefits for a Loss that is caused by a Pre-existing Condition will not be covered unless the Onset Date is more than six months after the Effective Date of coverage.

This outline of coverage is a very brief summary of your policy.

The policy itself sets forth the rights and obligations of both you and Aflac. It is therefore imperative that you READ YOUR POLICY carefully.

The anticipated loss ratio for this policy is 60%. This ratio is the portion of future premiums which Aflac expects to return as benefits, when averaged over all people with this policy.

REQUIRE FOR YOUR RECORDS.
THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.
THE POLICY ITSELF SHOULD BE CONSULTED TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.