

# Aflac Group Critical Illness Insurance

When you recover, make sure your finances do, too.

A Critical Illness doesn't just take a toll on your health; it can have an impact on your finances as well. But with **Aflac Group Critical Illness**, you can help protect your financial stability.

## Critical Illness protection designed with your financial well-being in mind.

By offering Aflac Group Critical Illness Insurance, CWA Local 9423 is seeking to help its members by delivering powerful protection from a company that has been trusted for more than 60 years. Aflac Group Critical Illness pays a lump sum cash benefit to help cover the cost of a covered critical illness such as cancer, stroke kidney failure, heart attack.

With Aflac Group Critical Illness, you can make sure that if your health takes a turn for the worse, your financial health doesn't.

## Face Amounts:

- Coverage available up to \$20,000 for Member and Spouse
- Guaranteed Issue up to \$20,000
- In order to apply for spouse coverage, the member must also apply
- Dependent Children under age of 26: 50% of the member's amount at no additional charge

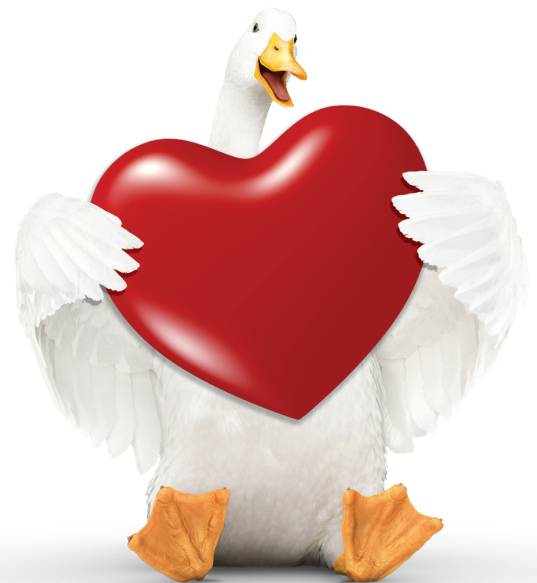
## Features Include:

- Guaranteed Issue coverage is available
- Direct Payment via Bank Draft/Credit Card
- Portable with certain stipulations

## Benefits Include:

- Lump-sum benefits for: Internal/Invasive Cancer, Heart Attack, Major Organ Transplant\*, Kidney Failure (End-Stage Renal Failure), and Stroke (100%).
- Lump-sum benefits for: Coronary Artery Bypass Surgery (100%), Bone Marrow Transplant, and Health Screening Benefit.

\*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant



[aflacgroupinsurance.com](http://aflacgroupinsurance.com) | 1.800.433.3036

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details, limitations and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina  
AGC2201220

EXP 9/25

## Limitations and Exclusions

The applicable benefit amount will be paid if the date of diagnosis occurs while the certificate is in force and the cause of the illness is not excluded by name or specific description.

### EXCLUSIONS

Benefits will not be paid for loss due to:

- Intentionally self-inflicted injury or action;
- Suicide or attempted suicide while sane or insane;
- Illegal activities or participation in an illegal occupation;
- War, whether declared or undeclared or military conflicts, participation in an insurrection or riot, civil commotion or state of belligerence;
- Substance abuse; or
- Pre-Existing Conditions (except as stated below).

No benefits will be paid for loss which occurred prior to the effective date.

No benefits will be paid for diagnosis made or treatment received outside of the United States.

### PRE-EXISTING CONDITION LIMITATION

Pre-Existing Condition means a sickness or physical condition which, within the 6-month period prior to the effective date, resulted in you receiving medical advice or treatment.

We will not pay benefits for any pre-existing condition starting within 6 months of the effective date. A claim for benefits for loss starting after 6 months from the effective date will not be reduced or denied on the grounds that it is caused by a pre-existing condition. A critical illness will no longer be considered pre-existing at the end of 6 consecutive months starting and ending after the effective date.

Applicable to Cancer and/or Carcinoma in Situ: If all other plan provisions are met, recurrence of a previously diagnosed cancer will not be reduced or denied provided the diagnosis is made when the certificate is in-force, and provided the insured is free of any signs or symptoms of that cancer for 12 consecutive months, and has been treatment-free for that cancer for 12 consecutive months.