

# Aflac Group Accident Insurance

The Aflac Group Accident Plan offers an option to complement major medical plan, as well as provide a financial safety net to help protect income and the financial well being of CWA Local 9423 members.

## New CWA Local 9423 members

The Aflac Group Accident coverage pays benefits directly to you (unless otherwise assigned) to assist with leftover medical bills, replacement of income and every day living expenses, 24 hours a day for a covered accident.

### Some benefits include:

- ER/ Urgent Care Treatment
- Hospital Admission and Confinement
- Outpatient Surgical and Anesthesia Benefits
- Accident Follow-Up Treatment, Rehabilitation and Therapy
- Accidental Death Benefit
- Dismemberment and Paralysis Benefits

### Guaranteed-issue underwriting

No underwriting questions are required to apply for coverage and rates are priced to fit most budgets.



[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.

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## ACCIDENT EXCLUSIONS

We will not pay benefits for accidental injury, disability or death contributed to, caused by, or resulting from:

**War** – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.

**Suicide** – committing or attempting to commit suicide, while sane or insane.

**Sickness** – having any disease or bodily/mental illness or degenerative process.

We also will not pay benefits for: Allergic reactions, Any bacterial, viral, or microorganism infection or infestation or any condition resulting from insect, arachnid or other arthropod bites or stings.

**Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally.

**Racing** – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.

**Illegal Occupation** – voluntarily participating in, committing or attempting to commit a felony or illegal act or activity, or voluntarily working at or being engaged in, an illegal occupation or job. Sports – participating in any organized sport in a professional or semi-professional capacity for pay or profit.

**Cosmetic Surgery** – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.

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