

# Cancer Protection Assurance

## There when your employees need us most

One of two men and one of three women will be diagnosed with cancer in their lifetime.<sup>1</sup> Cancer touches almost everyone at some point in their lives, whether themselves or a loved one. But each person has a unique story, especially when it comes to cancer treatment. Aflac offers solutions that can help support your employees' financial, physical and emotional challenges when they are faced with a cancer diagnosis.

## Help with the high cost of cancer care

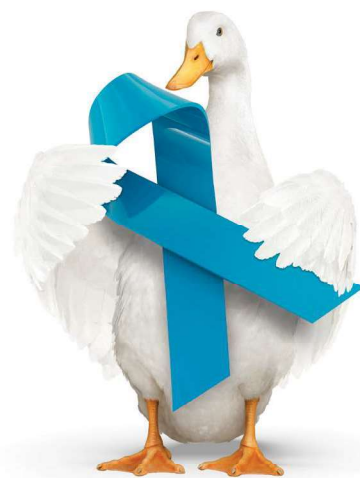
Treating cancer can be expensive. From deductibles and copays to treatment, transportation and childcare, there are expenses that health insurance may not cover. Aflac offers financial protection by providing robust benefits that help cover the patient from initial diagnosis, through treatment and beyond. And benefits are paid directly to them to use as they see fit.<sup>2</sup>

## Physical and emotional solutions to help face the realities of cancer

Since 1958, Aflac has been a pioneer in cancer insurance. As cancer treatment protocols have changed, our coverage has evolved to help cover the costs of those innovative treatments and provide solutions that empower your employees to seek treatment without the financial concerns that often accompany it.

We understand that cancer affects not only the patient but their loved ones as well. We have teamed up with CancerCare<sup>®</sup> to provide access to counseling, support groups, educational materials and online tools to help support their emotional needs, all at no additional cost to your employees.

**Talk to your Aflac benefits advisor to learn about the real financial, physical and emotional support solutions Aflac Cancer Protection Assurance can help provide.**



<sup>1</sup> Cancer Facts and Figures, 2023 American Cancer Society, Inc. Surveillance and Health Equity Science.

<sup>2</sup> Benefits are paid directly unless otherwise assigned.

## Coverage options

Choose the policy and riders that best fit your employees' needs

Benefit	Description					
<b>INITIAL DIAGNOSIS</b>	Named insured or spouse: \$1,250-\$7,500 Dependent child: \$2,500-\$15,000 Payable once per covered person, per lifetime.					
<b>RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY</b>	Self-administered: \$150-\$600 per calendar month Physician administered: \$800-\$2,000 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.					
<b>ANNUAL CARE</b>	\$250-\$750 on the anniversary date of diagnosis; lifetime maximum of five annual payments per covered person.					
<b>CANCER SCREENING</b>	One \$25-\$100 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for internal cancer or an associated cancerous condition.					
<b>SURGERY/ANESTHESIA</b>	\$50-\$5,000 Anesthesia: additional 25% of the surgery benefit Maximum daily benefit will not exceed \$2,125-\$6,250; no lifetime maximum on the number of operations.					
<b>HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS</b>	Named insured or spouse: \$100-\$300 Dependent child: \$125-\$375					
<b>HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE</b>	Named insured or spouse: \$200-\$600 Dependent child: \$250-\$750					
<b>OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE</b>	\$100-\$300 per day, per covered person.					
<b>SKIN CANCER SURGERY</b>	Laser or cryosurgery: \$20-\$50 Excision of lesion of skin without flap or graft: \$85-\$250 Flap or graft without excision: \$125-\$375 Excision of lesion of skin with flap or graft: \$200-\$600 Maximum daily benefit will not exceed \$200-\$600. No lifetime maximum on the number of operations.					
<b>PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)</b>	\$125-\$350 per covered person, per lifetime.					
<b>BREAST RECONSTRUCTION</b>	Breast tissue/muscle reconstruction flap procedures: \$1,000-\$3,000 Breast reconstruction (occurring within 5 years of breast cancer diagnosis): \$250-\$700 Breast Symmetry (on the non-diseased breast occurring within 5 years of breast reconstruction): \$110-\$350 Permanent areola repigmentation (on the diseased breast): \$50-\$150 Maximum daily benefit will not exceed \$1,000-\$3,000					
Optional riders	Description					
<b>INITIAL DIAGNOSIS BUILDING BENEFIT RIDER</b>	This benefit will increase the amount of your initial diagnosis benefit, as shown in the policy, by \$100 for each unit purchased, up to five units, for each covered person on the anniversary date of coverage, while coverage remains in force.					
<b>SPECIFIED DISEASE BENEFIT RIDER</b>	When a covered person is diagnosed with any of the diseases listed in the specified disease rider:					
	<table border="1"> <thead> <tr> <th>Initial diagnosis</th> <th colspan="2">Hospitalization</th> </tr> </thead> <tbody> <tr> <td>\$2,000</td> <td>30 days or less: \$400 per day</td> <td>31 days or more: \$800 per day</td> </tr> </tbody> </table>	Initial diagnosis	Hospitalization		\$2,000	30 days or less: \$400 per day
Initial diagnosis	Hospitalization					
\$2,000	30 days or less: \$400 per day	31 days or more: \$800 per day				
<b>DEPENDENT CHILD RIDER</b>	\$10,000 when a covered dependent child is diagnosed as having internal cancer or an associated cancerous condition; payable only once for each covered dependent child.					

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, MN, NY or VA. Benefits and/or premiums may vary based on the state and benefit option selected. Plans and riders may also have a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.



## Aflac Cancer Protection Assurance | B70300

Weekly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$11.47	\$19.62	\$11.47	\$19.62

### RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.