Aflac is NOT <u>health</u> insurance.
Let us show you who we really are.

If you're sick or hurt, Aflac's cash benefits help pay your expenses.

We pay <u>cash</u> to you and you can use the money for leftover medical costs such as copays or deductibles, or for everyday expenses like groceries or bills.

<u>Let us help with the expenses health insurance doesn't cover!</u>

<u>Hospital Confinement Indemnity Plan</u>- Hospital stays are expensive. A hospital indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits *This policy covers COVID-19.*

<u>Short-Term Disability</u>- How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better. **Great Maternity Benefit!***This policy covers COVID-19.*

<u>Accident Coverage</u>- helps with medical and out-of pocket expenses that add up quickly after an injury, including treatment-related costs and everyday bills. ***Includes an accidental death benefit.***

<u>Cancer Coverage</u>- helps you cope with the high out-of-pocket costs associated with cancer and costs major medical insurance may not cover.

<u>Optional Critical Illness Rider</u> - Pays cash for stroke, heart attack, etc.

<u>MAKE AN APPOINTMENT WITH AFLAC TO LEARN MORE:</u>
angela_montenegro@us.aflac.com or text/call at 631-680-8012
kim_dymond@us.aflac.com or text/call at 516-361-8430

- **Aflac is different from major medical insurance; it's insurance for daily living.**
- **Aflac pays cash benefits to the policyholder, to use as they see fit.**
- **Aflac benefits can help with unexpected expenses.**
- **Aflac processes claims quickly.**

Why Aflac? Get the Aflacts.®

1 **AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.**
Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

2 **AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.**
When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

3 **AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.**
You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

4 **AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.**
Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

5 **AFLAC BELONGS TO YOU, NOT YOUR COMPANY.**
When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

6 **AFLAC IS AFFORDABLE.**
We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

7 **AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.**
Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

8 **AFLAC CLAIMS ARE EASY TO FILE.**
When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

9 **AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.**
We want you to be healthy—that's why several of our policies promote preventive care.

10 **AFLAC IS ACCOUNTABLE.**
Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.

For more information visit Aflac.com.

Aflac.