

Aflac Critical Illness Insurance

You can count on Aflac to help ease the financial impact of surviving a critical illness.



It's insurance for daily living:

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans are designed to provide you with a lump sum benefit for a covered critical illness such as: cancer, heart attack, or stroke.

Base Benefits	
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	100%
Major Organ Transplant*	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%
Type I Diabetes	100%
*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant	
Cancer Benefits	
Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	\$1000 per calendar year
Metastatic Cancer	25%
Health Screening Benefit	
Health Screening (payable for employee and spouse only)	\$50
Health Screening (payable for dependent children)	100% of the Health Screening Amount
Payable per calendar year	1
Additional Benefits	
Benign Brain Tumor	100%
Accident Benefits*	
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%
Severe Burns	100%
*Benefits are payable for loss due to, caused by, and attributed to, a covered accident	
Childhood Conditions Rider	
Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida	50% of employee benefit
Autism Spectrum Disorder	\$3,000
Heart Event Rider	
Specified Surgeries of the Heart Benefit: Mitral Valve Replacement or Repair, Aortic Valve Replacement or Repair, Surgical Treatment of Abdominal Aortic Aneurysm	100%
Invasive Procedures and Techniques of the Heart Benefit: AngioJet Clot Busting, Balloon Angioplasty (or Balloon Valvuloplasty), Laser Angioplasty, Atherectomy, Stent Implantation, Cardiac Catheterization, Automatic Implantable (or Internal) Cardioverter Defibrillator, Pacemaker Placement	10%
*Benefits from each category are payable once per calendar year, per insured. If multiple surgeries or procedures are performed at the same time, benefits will be payable only at the highest benefit level and will not exceed the percentage shown.	
Occupational Disease Rider	
Occupational HIV (maximum of one payment)	100%
Occupational Hepatitis B or C (maximum of one payment per disease)	10%