Aflac Group Plan Enhancements

The following enhancements have been made to the Aflac Group plans with no change to the current rates. Group Accident Insurance helps pay costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan provides 24-hour coverage, which means you're covered at home and at work. Two plan options are available - High and Low - and each includes a \$150 Wellness Rider.

| | LOW | | HIGH | |
|--|---------------|---------------|---------------|---------------|
| BENEFIT DESCRIPTIONS | CURRENT | NEW | CURRENT | NEW |
| INITIAL TREATMENT | | | | |
| ER/Urgent Care (once per accident, within 7 days after the accident, not payable for telemedicine services) | \$125 | \$150 | \$200 | \$250 |
| ER/Urgent Care with X-Ray (once per accident, within 7 days after the accident, not payable for telemedicine services) | \$150 | \$200 | \$225 | \$300 |
| Doctor's Office (once per accident, within 7 days after the accident, not payable for telemedicine services) | \$125 | \$150 | \$200 | \$250 |
| Doctor's Office with X-Ray (once per accident, within 7 days after the accident, not payable for telemedicine services) | \$150 | \$200 | \$225 | \$300 |
| Major Diagnostic Testing (once per accident, within 6 months after the accident) | \$150 | \$200 | \$200 | \$300 |
| Blood/Plasma/Platelets (3 times per accident, within 6 months after the accident) | \$100 | \$200 | \$150 | \$300 |
| Fractures/Dislocation (once per accident, within 90 days of accident) | Up to \$3,000 | Up to \$5,000 | Up to \$4,000 | Up to \$6,000 |
| Outpatient Surgery and Anesthesia (per day / performed in hospital or ambulatory surgical center, within one year after the accident) | \$150 | \$200 | \$250 | \$300 |
| Inpatient Surgery and Anesthesia (per day / within one year after the accident) | \$400 | \$500 | \$700 | \$750 |
| Hospital Admission (once per accident, within 6 months after the accident) | \$750 | \$1,000 | \$900 | \$1,200 |
| Hospital Confinement (maximum of 365 days per accident, within 6 months after the accident) | \$150 | \$200 | \$225 | \$300 |
| Hospital Intensive Care (maximum of 30 days per accident, within 6 months after the accident) | \$150 | \$200 | \$400 | \$400 |
| Accident Follow-Up Treatment (maximum of 6 per accident, within 6 months after the accident provided initial treatment is within 7 days of the accident) | \$25 | \$35 | \$35 | \$50 |
| Therapy (maximum of 10 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident) | \$25 | \$35 | \$35 | \$50 |
| Wellness Rider (once per calendar year) | \$50 | \$150 | \$50 | \$150 |
| Organized Athletic Activity Rider (once per calendar year) | None | 10% for all | None | 10% for all |

For more information, call 888-515-1942 or visit www.aflac.com/trinetgroup.



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Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant. This plan includes a \$50 Health Screening Benefit.

| BENEFIT DESCRIPTIONS | CURRENT | NEW |
|---|----------------------|--------------|
| Health Screening Benefit (once per calendar year) | \$50 Employee/Spouse | \$50 for all |
| Skin Cancer (once per calendar year) | \$250 | \$1,000 |
| Metastatic Cancer | 0% | 25% |
| Advanced Alzheimer's | 25% | 100% |
| Advanced Parkinson's | 25% | 100% |
| Chronic Obstructive Pulmonary Disease (COPD) | 0% | 25% |
| Crohn's Disease | 0% | 25% |
| Specified Disease Rider | 0% | 25% |

Group Hospital Indemnity Insurance helps pay the costs associated with a hospital stay including benefits for hospital confinement, hospital admission, or hospital intensive care.

| | LOW | | HIGH | |
|--|---------|---------|---------|---------|
| BENEFIT DESCRIPTIONS | CURRENT | NEW | CURRENT | NEW |
| Hospital Admission (per confinement / once per covered sickness or accident per calendar year for each insured) | \$1,100 | \$1,500 | \$2,200 | \$2,500 |
| Hospital Confinement (perday / maximum of 31 days per confinement for each covered sickness or accident for each insured) | \$160 | \$200 | \$200 | \$250 |
| Hospital Intensive Care (per day / maximum of 10 days per confinement for each covered sickness or accident for each insured) | \$160 | \$200 | \$200 | \$250 |
| Intermediate Intensive Care Step-Down Unit (per day / maximum of 10 days per confinement for each covered sickness or accident for each insured) | \$75 | \$100 | \$100 | \$125 |



THIS IS NOT A WORKERS' COMPENSATION INSURANCE POLICY. THE EMPLOYER DOES NOT OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE BY PURCHASING THIS POLICY, AND IF THE EMPLOYER HAS NOT ELECTED TO OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE, THE EMPLOYER DOES NOT OBTAIN THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS IN THIS STATE. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAWS IN THIS STATE AS THEY PERTAIN TO EMPLOYERS THAT ELECT NOT TO MAINTAIN WORKERS' COMPENSATION INSURANCE COVERAGE AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

This is a brief product overview only. The plans have limitations and exclusions that affect benefits payable. Refer to the plans for complete details. This flyer is subject to the terms, conditions, and limitations of Policy Series C21000, C22000, C70000, and C80000. 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.