



Today matters ...
so does Aflac!

In case of an accident or illness, it's reassuring to know that you have a poised and compassionate friend in Aflac. Immediate and responsive, our insurance policies help give you control when life seems to take it away. Cash benefits ... personally owned and managed ... to help you get back on your feet ... that's the *real* Aflac difference. Use the money to help reduce the financial impact of rising deductibles and copayments, out-of-network charges, daily living costs, and out-of-pocket expenses, as well as the loss of income.*

A brief overview of our major insurance policies is featured on the back of this flyer. Find out for yourself why more than 40 million people worldwide** are turning to Aflac to help provide greater control and peace of mind *and why you should be one of them!*

Aflac. We pay. You decide.

* Applicable to Aflac's Short-Term Disability insurance policy only.
** Company statistic, December 2007.

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Aflac®

THE PRODUCT

Accident Insurance Policy

(In Idaho, Policies A-34100-ID through A-34400-ID; in Oklahoma, Policies A-34100-OK through A-34400-OK)

Cancer/Specified-Disease Insurance Policy

(In Idaho, Policy A76100ID; in Oklahoma, Policy A76100OK)

Hospital Intensive Care Insurance Policy

(In Idaho, Policies A1840HID and A18400ID; in Oklahoma, Policies A1840HOK and A18400OK)

Hospital Confinement Indemnity Insurance Policy

(In Idaho, Policies A46100ID through A46300ID; in Oklahoma, Policies A46100OK through A46300OK)

Life Insurance Policy

(In Idaho, Policies A63100 through A63600; in Oklahoma, Policies A63100OK through A63600OK)

Dental Insurance Policy

(In Idaho, Policies A81100ID through A81400ID; in Oklahoma, Policies A81100OK through A81400OK)

Specified Health Event Insurance Policy

(In Idaho, Policies A71100ID and A71200ID; in Oklahoma, Policies A71100OK and A71200OK)

Hospital Confinement Sickness Indemnity Insurance Policy

(In Idaho, Policies A-45100-ID through A-45300-ID; in Oklahoma, Policies A-45100-OK through A-45300-OK)

THE BENEFIT

Helps provide a financial cushion if an accident occurs

Helps with medical expenses related to cancer treatment

Covers confinement in a hospital intensive care unit (ICU)

Helps with the noncovered expenses of a hospital stay

Provides term or whole life

A portable, no-deductible plan that offers freedom of choice and no coordination of benefits

Helps with the medical expenses related to a covered life-threatening health event

Provides a physician feature that covers sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits

THE NECESSITY

An injury can be just as debilitating as an extended illness—suspending or stopping the physical capacity to earn a living.

In the United States, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3. About 1,437,180 new cancer cases were expected to be diagnosed in 2008.¹

ICU costs can soar well above those of a general room as well as above the benefit levels of major medical health insurance policies.

In 2005, the average hospital expense, adjusted per inpatient day, was \$1,522.42, and 63 percent of all surgeries were outpatient surgeries.²

Growing families are most at risk if one or both of the breadwinners sustain an untimely death.

Good oral care—including periodic wellness visits—helps reduce the likelihood of expensive treatment and work disruption later on.

Certain life-threatening events pose special financial risks because of their statistically high levels of incidence and cost.

Illness rather than injury is the leading cause of emergency room visits.³

Ask us about our long-term care and other plans for seniors and retirees.

Call your agent/insurance producer for information on any of our insurance policies. All policies may not be available in each state.

¹Cancer Facts & Figures 2008, American Cancer Society, p. 1.

²Hospital Statistics® 2007 Edition, Health Forum LLC, an affiliate of the American Hospital Association.

³Injury Facts, 2008 Edition, National Safety Council.