



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 for greater control and financial security *and why you should be one of them!*

Aflac. We pay. You decide.

\*Company statistic, May 2005

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Aflac™

## THE PRODUCT

## THE BENEFIT

## THE NECESSITY

### Accident Insurance Policy

Helps provide a financial cushion if an accident occurs

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

### Cancer/Specified-Disease Insurance Policy

Helps with medical expenses related to cancer treatment

In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3.<sup>1</sup>

### Hospital Intensive Care Insurance Policy

Covers confinement in a hospital intensive care unit (ICU)

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

### Hospital Confinement Indemnity Insurance Policy

Helps with the noncovered expenses of a hospital stay

Inpatient daily costs average over \$1,450.35; outpatient surgery accounts for 63 percent of all operations.<sup>2</sup>

### Life Insurance Policy

Provides term or whole life

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

### Dental Insurance Policy

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

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

### Specified Health Event Insurance Policy

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

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

### Hospital Confinement Sickness Indemnity Insurance Policy

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

Illness rather than injury is the leading cause of emergency room visits.<sup>3</sup>

*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.*

Sources for statistical information mentioned above include:

<sup>1</sup>*Cancer Facts & Figures 2006*, American Cancer Society

<sup>2</sup>*Hospital Statistics™*, 2006 Edition, Health Forum, L.L.C., and An American Hospital Association Company, copyright 2006

<sup>3</sup>Advance Data, CDC, March 2004