

Voluntary Group Critical Illness Insurance for University of Kentucky Employees

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

Chances are you know someone who's been diagnosed with a critical illness such as a heart attack (myocardial infarction) or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

Would you have the money to cover the out-of-pocket expenses such as:

- Deductibles and co-insurance payments
- Specialized treatment costs
- Living expenses like rent, mortgage, and utility bills

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.

Features of the plan:

- Premium deductions are pre-tax
- \$100 Health Screening Benefit for you and your covered spouse
- Lump-sum benefit for a covered critical illness such as: heart attack, stroke, major organ transplant, and end-stage renal failure
- Guaranteed-issue coverage, with no pre-existing condition limitation
- Progressive Diseases Rider
- Optional Benefits Rider
- Specified Diseases Rider

For more information on this UK Voluntary Benefit and to enroll, visit www.thempmgrouppllc.com.



The **MPM** Group
Specialists in Voluntary Benefits

This is a brief product overview only. The plan has limitations and exclusions that may effect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

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