

OPTIONAL SPECIFIED-DISEASE BENEFIT RIDER SUMMARY PAGE

Policy Rider Series A76000

MD^R



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

Riders become part of the policy and are subject to all policy provisions, unless otherwise stated.

WHAT WE WILL PAY

SPECIFIED-DISEASE INITIAL BENEFIT

Aflac will pay \$1,000 while coverage is in force if a Covered Person is first diagnosed with any of the covered Specified Diseases after the Effective Date of the rider. This benefit is payable only once per covered disease, per Covered Person. No other benefits are payable for any covered Specified Disease not provided for in the rider.

HOSPITAL CONFINEMENT BENEFITS

Aflac will pay \$200 per day when a Covered Person is confined to a hospital for 30 days or less for a covered Specified Disease. During any continuous period of hospital confinement of 31 days or more for a covered Specified Disease, *Aflac will pay \$500 per day*, beginning on the 31st day of confinement.

DEFINITION OF COVERED DISEASES

Specified Disease means one or more of the diseases listed below:

1. Adrenal hypofunction (Addison's disease)
2. Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
3. Botulism
4. Bubonic plague
5. Cerebral palsy
6. Cholera
7. Cystic fibrosis
8. Diphtheria
9. Encephalitis (including encephalitis contracted from West Nile virus)
10. Huntington's chorea
11. Malaria
12. Meningitis (bacterial)
13. Multiple sclerosis

REFER TO THE POLICY AND RIDER FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.



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14. Muscular dystrophy
15. Myasthenia gravis
16. Necrotizing fasciitis
17. Osteomyelitis
18. Polio
19. Rabies
20. Reye's syndrome
21. Scleroderma
22. Sickle cell anemia
23. Systemic lupus
24. Tetanus
25. Toxic shock syndrome
26. Tuberculosis
27. Tularemia
28. Typhoid fever
29. Variant Creutzfeldt-Jakob disease (mad cow disease)
30. Yellow fever

For benefits to be paid, these diseases must be first diagnosed by a Physician 30 days following the Effective Date of the rider. The diagnosis must be made by and upon a tissue specimen, culture, and/or titer. If any of these diseases is diagnosed prior to the rider's being in effect for 30 days, benefits for that disease(s) will be paid only for loss incurred after the rider has been in force two years.

TERMS YOU NEED TO KNOW

EFFECTIVE DATE

The Effective Date of the rider is the Effective Date listed in the Policy Schedule.

TERMINATION

The rider will terminate if the policy to which it is attached terminates or if the premium for the rider is not paid.



Underwritten by:

American Family Life Assurance Company of Columbus

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