

It's time to enroll in Aflac Life Insurance offered by CommuniCare Family of Companies



Many Americans could face financial hardship within several months if the primary wage-earner were to die unexpectedly.

During this enrollment period you can increase Supplemental Life coverage for yourself and your spouse or domestic partner without answering any health questions.

What is available to me?

CommuniCare provides a Basic Life benefit of 1.5x your annual salary up to \$50,000. This coverage is provided at no cost to you.

What if I need additional coverage?

Supplemental Life Insurance lets you choose the level of coverage that fits your needs. During this enrollment period you can increase your current Supplemental Life coverage without answering any health questions.

- You can choose \$25,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$200,000, \$250,000, or \$300,000 in coverage. During this enrollment, you can increase your current coverage up to the guarantee issue of \$200,000 without answering any health questions.
- For your spouse or domestic partner, you can increase current coverage \$12,500 amounts up to the guarantee issue of \$25,000 without answering any health questions. This amount can't exceed 50% of your own coverage.
- For your child(ren), you can choose \$2,500 amounts up to \$10,000 without answering any health questions.

You may be able to add amounts higher than the guarantee issue or choose new coverage for yourself and your spouse or domestic partner when you answer health questions.

You can also get Accidental Death & Dismemberment coverage

This provides additional protection if an accident causes you serious harm or results in your passing. When you elect any amount of Life Insurance, it includes the same amount in Accidental Death & Dismemberment coverage.



**Benefits enrollment isn't complete until you consider Aflac.
Get started now - Enrollment ends on 11/22/24**

Scan the QR code or [click here](#) to visit your enrollment site

Continental American Insurance Company (CAIC)



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

Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC 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. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation.

The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. Continental American Insurance Company | Columbia, SC

Life insurance from Aflac



Provide your loved ones the peace of mind they deserve – today, tomorrow, always.



Some people have put off purchasing life insurance because they don't know what to buy or how much they need. Are you one of them?

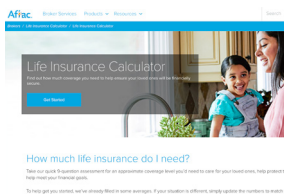
Aflac Life Insurance helps ensure life can go on for your loved ones by providing financial security. And it's easier to purchase than you may think. Chances are, someone depends on you financially for daily living expenses – and you are also a big part of their future planning. While life insurance can be helpful in paying for immediate needs, it also provides a realistic way to build generational wealth for those you leave behind. Life insurance can help provide your loved ones with financial stability to help ensure their dreams can live on.

Living benefits provide further peace of mind*

Sometimes the expenses hit your family earlier than expected – that's why we offer living benefits. If you are diagnosed with a terminal illness, you could receive early access to part of your life insurance benefit.

Support when you need it most

If you have a claim, you'll have access to our certified care managers. They are licensed, master's-level social workers whose mission is making your life easier when you're sick or hurt. They can provide the help you need when you need it most. They're personal advocates who can work with you, your family and medical care providers to develop plans that help you get back on your feet – and they are available from day one.



Use our [Life Insurance Calculator](#) to see how much coverage you need to protect your family.

Continental American Insurance Company (CAIC).
In California, coverage is offered by Continental American Life Insurance Company.



* In New York, receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details. Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC 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. In California, coverage is offered by Continental American Life Insurance Company. The terms and conditions for the Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Term Life Insurance are in policy form number AF92100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state. Continental American Insurance Company | Columbia, SC American Family Life Assurance Company of New York | 22 Corporate Woods Boulevard Albany, New York 12211