

AFLAC VOLUNTARILY EXPANDS COVERAGE FOR COVERED DEPENDENT CHILDREN

Aflac is voluntarily expanding coverage for dependent children to age 26* regardless of any other age, education, marital, or Internal Revenue Service requirements for dependent children that may be contained in your insurance policy. **This change is effective October 1, 2010, and will apply to losses that occur on or after October 1, 2010.**

This change does not waive any other policy provision. Benefits are subject to all limitations and exclusions, preexisting conditions, and other provisions of the policy. Health care reform was intended to ensure that all Americans are protected by major medical insurance. Because Aflac is not major medical insurance, most aspects of the reform do not apply to our policies.

We are in the process of updating all our materials to include this new language change. Until the materials are approved, the product brochure, policy, and application may contain the prior dependent child language. Beginning November, 13, 2010, policy language will include this change.

WHAT DO I NEED TO DO?

NEW AFLAC APPLICANTS

- **If you do not currently own an Aflac policy, but would like to apply for coverage,** please contact your Aflac associate to apply for coverage for you and all of your dependents under age 26. If you complete an application and are issued a policy with family (one-parent or two-parent) coverage, coverage for your dependent children will automatically continue to age 26 without any continuing education, marriage, or IRS dependency requirements.

EXISTING AFLAC POLICYHOLDERS

- **If you own an Aflac policy with family coverage and your children are currently covered,** no action is required by you. You will be notified when the updated policy language is available. Your premium will not increase.
- **If you own an Aflac policy with family coverage but have children under age 26 who used to have coverage under your policy but are no longer covered** under the policy due to age, education, marriage, or IRS dependency requirements, no action is required by you. You will be notified when the updated policy language is available. Your premium will not increase.



Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 | aflac.com


We've got you under our wing.*

EXISTING AFLAC POLICYHOLDERS CONTINUED

- **If you own an Aflac policy with family coverage but have additional children under age 26 who were never covered under your policy but you would like to add coverage for those children,** you must apply and pass underwriting to add the child(ren) to your existing policy. Please contact your Aflac associate to complete the appropriate addition form.
- **If you own an Aflac policy that does not currently cover dependents,** you must apply to add the child(ren) to your existing policy. Please contact your Aflac associate to complete the appropriate addition form.

If your premium is deducted on a pre-tax basis, this change may be considered an acceptable change in status event according to Section 125 guidelines. To make changes to your plan, you must follow your employer's guidelines.

***Policy language and age requirements may vary by state.**

Still have questions? Please contact your Aflac associate.