

Optional Primary Specified Health Event Recovery Benefit Rider Summary Page Rider A71051CA

The Primary Specified Health Event Recovery Benefit Rider is a part of the policy and is subject to all policy provisions unless modified herein.

Primary Specified Health Event Recovery Benefit

Aflac will pay \$500 per month while a covered person remains in primary specified health event recovery upon receipt of written proof of loss from that person's physician. For periods of primary specified health event recovery less than one month, we will pay a pro rata benefit. Lifetime maximum of six months per covered person.

Definitions

Primary Specified Health Event Recovery: A covered person will be considered in specified health event recovery if he or she continues to be under the active care and treatment by a physician for a covered primary specified health event OR if he or she is unable to engage in the duties of his or her regular occupation due to a covered primary specified health event. A primary specified health event includes heart attack, stroke, coronary artery bypass surgery, end-stage renal failure, major human organ transplant, major third-degree burns, persistent vegetative state, coma, or paralysis occurring after the effective date of the rider.

Limitations and Exclusions

Benefits for a primary specified health event that is caused by a pre-existing condition will not be covered unless the primary specified health event occurs more than 30 days after the effective date. Benefits are payable for only one covered primary specified health event at a time per covered person.

The rider does not cover losses or confinements caused by or resulting from a covered person's:

- Sustaining or contracting any loss due, directly or indirectly, to being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician;

- Participating in any sport or sporting activity for wage, compensation, or profit;
- Intentionally self-inflicting bodily injury or attempting suicide;
- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve.

Effective Date

The effective date of the rider is the effective date of the policy or the effective date of the rider as stated in the Policy Schedule, if later.

Termination

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

The rider to which this sales material pertains is written only in English; the rider prevails if interpretation of this material varies.

Refer to the policy and rider for complete details, limitations, and exclusions.

American Family Life Assurance Company of Columbus (Aflac)

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