

# Group BenExtend Insurance

This proposal has been  
prepared for:

YouCruit Insurance Solutions, LLC

Presented by:

Aflac Group

Proposal State:

Florida

Presentation Date:

11/29/2022

Expires on 01/01/2023



Continental American Insurance Company (CAIC)  
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Policy Form Series C81000

# Group BenExtend Insurance

## Plan Description

The Aflac Group BenExtend insurance plan is an employer-paid, cost containment solution that combines accident, hospital indemnity and critical illness benefits. It complements major medical redesign strategies while helping employees offset increased financial exposure to deductibles and out-of-pocket maximums.

## Why Offer BenExtend Insurance?

Health care costs continue to rise and the future of health care is far from certain. BenExtend insurance plan is a creative coverage solution that can help slow and lessen the impacts both employers and employees face in a climate of continued cost increases.

Backed by decades of plan design and claims experience, Aflac-built BenExtend is an affordable option that fits most budgets and complements changing cost-sharing structures. It features commonly used benefits from accident, hospital indemnity and critical illness plans to help better protect employees against out-of-pocket costs due to injuries and illnesses. This combination of benefits in a single plan design can help businesses achieve major medical and overall benefit savings while keeping employees as whole as possible when creative coverage solutions are necessary.

### Features and Plan Provisions (specific provisions descriptions may vary by state)

<b>Benefit Amounts</b>	See benefit schedule for available options
<b>Coverage</b>	24 Hour
<b>Guaranteed-Issue</b>	The BenExtend product is always offered on a guaranteed-issue basis
<b>Payment Method</b>	Master Policyholder Funded
<b>Pre-existing Condition Limitation</b>	None
<b>Waiting Period</b>	There is no waiting period
<b>Benefit Reductions</b>	No reduction at any age
<b>Rate Guarantee</b>	2 Years
<b>Portability/Continuation</b>	None
<b>Eligibility</b>	Employees must be actively-at-work on the application date and the effective date. They must work at least 16 hours per week. Seasonal and temporary employees are not eligible
<b>Successor Insured</b>	Not Included
<b>Issue Ages</b>	<b>Employee:</b> 18+
<b>Termination Age</b>	None
<b>Certificate Effective Date</b>	Coverage is effective on the billing effective date

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## Plan Benefits

(Descriptions of specific benefits may vary by state)

Hospital Indemnity Benefits - Low		Employee
<b>Hospital Admission</b> (per confinement) - per covered sickness or accident per calendar year for each insured, within six months of the accident Maximum number of admissions per covered accident or covered sickness: 1		\$250
<b>Hospital Confinement</b> (per day) - within 6 months of the accident		
Days 1-4		\$100
Days 5-10		\$100
Days 11-31		\$75
Maximum days of confinement per covered accident or covered sickness: 31		

Accident Benefits - Low		Employee
<b>Initial Treatment</b> - once per accident, within 7 days of the accident		\$75
<b>Ambulance</b> - once per day, within 90 days of the accident		\$200
<b>Major Diagnostic Testing</b> - within six months of the accident Maximum number of diagnostic test per covered accident or covered sickness: 1		\$300
<b>Lacerations</b> - within 7 days of the accident Once per accident.		\$75

**Fractures** - once per covered accident, within 90 days of the accident

Fractures Benefit Schedule	Employee
Hip/Thigh	\$1,500
Vertebrae/Sternum	\$1,350
Pelvis	\$1,200
Skull (Depressed)	\$1,125
Leg	\$900
Forearm/Hand/Wrist	\$750
Foot/Ankle/Kneecap	\$750
Shoulder Blade/Collar Bone	\$600
Lower Jaw	\$600
Skull (Simple)	\$525
Upper Arm/Upper Jaw	\$525
Facial Bones (except teeth)	\$450
Vertebral Processes/Sacrum	\$300
Coccyx/Rib/Finger/Toe	\$120

<b>Appliances</b> - within six months of the accident Maximum number of appliances per covered accident: No Maximum	
Cane	\$20
Ankle Brace	\$20
Walking Boot	\$50
Walker	\$50
Crutches	\$50
Leg Brace	\$50
Cervical Collar	\$50
Wheelchair	\$200
Knee Scooter	\$200
Body Jacket	\$200
Back Brace	\$200

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Critical Illness Benefits	
<b>Benefit Amount</b>	<b>\$5000</b>
<b>Covered Critical Illnesses and Additional Benefits</b>	<b>Percent of Face Amount/Benefit</b>
Cancer (Internal or Invasive)	100%
Heart Attack	100%
Major Organ Transplant	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Sudden Cardiac Arrest	100%
Non-Invasive Cancer	25%
Coronary Artery Bypass Surgery	25%
Skin Cancer, once per calendar year	\$250
Health Screening Benefit	
<b>Health Screening Benefit</b>	<b>Benefit Amount</b>
Payable once per calendar year per insured	<b>\$50</b>

*Please request a sample policy for full benefit provisions and descriptions.*

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## Benefits Summary

*(Benefit provisions vary by situs state)*

### Hospital Indemnity Benefits

#### Hospital Admission

Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury or covered sickness. This benefit is not payable for confinement to an observation unit, for emergency room treatment, or for outpatient treatment.

#### Hospital Confinement

Payable in the amount shown for each day that an insured is confined to a hospital as an inpatient as a result of a covered accidental injury or covered sickness. This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury, more than one covered sickness or a covered accidental injury and a covered sickness. This benefit is not payable for confinement to an observation unit or a rehabilitation facility. This benefit is not payable for emergency room treatment or outpatient surgery or outpatient treatment.

### Accident Benefits

#### Initial Treatment

Payable for initial treatment received under the care of a doctor for a covered accidental injury. This benefit is not payable for treatment via telemedicine services.

#### Ambulance

Payable when an insured received transportation by a professional ambulance service due to a covered accident.

#### Major Diagnostic Testing

Payable when one of the following exams is performed in a hospital, doctor's office, medical diagnostic imaging center, or an ambulatory surgical center due to a covered accident injury:

- Computerized Tomography (CT scan)
- Magnetic Resonance Imaging (MRI)
- Computerized Axial Tomography (CAT)
- Electroencephalography (EEG)

#### Lacerations

Payable when an insured receives a laceration in a covered accident and is repaired with stitches by a doctor.

#### Fractures

Payable when an insured fractures a bone and is treated by a doctor. For multiple fractures (more than one bone fractured in one accident), we will pay a maximum of 200% of the benefit amount for the bone fractured that has the highest dollar amount.

For a chip fracture (a piece of bone that is completely broken off near a joint), we will pay 25% of the amount for the affected bone. This benefit is not payable for stress fractures.

#### Appliances

Payable when a doctor advises the insured to use a listed medical appliance as an aid in personal locomotion.

### Critical Illness Benefits

*Where applicable, covered conditions must be caused by underlying diseases as defined in the plan.*

#### Initial Diagnosis+

We will pay up to 100% of the face amount upon diagnosis of a covered critical illness.

#### Additional Diagnosis+

Once benefits have been paid for a covered critical illness, we will pay benefits for each different critical illness when the date of diagnosis is separated by at least 6 consecutive months.

#### Reoccurrence+

Once benefits have been paid for a covered critical illness, we will pay benefits for that same critical illness when the date of diagnosis is separated by at least 6 consecutive months.

**+ If the claim is for a cancer diagnosis, the insured must be treatment-free from cancer for at least 12 months and must be in complete remission before the date of a subsequent cancer diagnosis.**

**Benefits will be based on the face amount in effect on the critical illness date of diagnosis.**

### Health Screening Benefit

Payable for health screening tests performed as the result of preventive care, including tests and diagnostic procedures ordered in connection with routine examinations. This benefit is payable for each insured.

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## LIMITATIONS AND EXCLUSIONS

All state references in the limitations and exclusions refer to situs state.

### Hospital Indemnity Benefits Exclusions

We will not pay for loss due to:

- **War** – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the Insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism (except in Illinois).
  - In California: voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection or riot.
  - In Michigan: voluntarily participating in war or any act of war. War also includes voluntary felonious participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.
  - In North Carolina: War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes civil participation in an active riot. War does not include acts of terrorism.
- **Suicide** – committing or attempting to commit suicide, while sane or insane.
  - In Colorado, Missouri, and Vermont: committing or attempting to commit suicide, while sane.
  - In Minnesota, Michigan, and Montana: this exclusion does not apply.
- **Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally.
  - In Colorado: injuring or attempting to injure oneself intentionally, while sane.
  - In Missouri: Injuring or attempting to injure oneself intentionally and is not an obvious suicide attempt.
  - In Michigan and Montana: this exclusion does not apply.
- **Racing** – riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.
- **Illegal Occupation** – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
  - In California and Ohio: voluntarily participating in, committing, or attempting to commit a felony, or voluntarily working at, or being engaged in, an illegal occupation or job.
- In Georgia, Nebraska, and Tennessee: voluntarily participating in, committing, or attempting to commit a felony, or voluntarily working at, or being engaged in, an illegal occupation or job.
- In Illinois and Pennsylvania: committing or attempting to commit a felony or being engaged in an illegal occupation.
- In Michigan: voluntarily participating in, committing, or attempting to commit a felony or being engaged in an illegal occupation
- In South Dakota: this exclusion does not apply.
- **Sports** – participating in any organized sport in a professional or semi-professional capacity.
  - In California: participating in any organized sport in a professional capacity.
- **Custodial Care** – this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.
  - Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications.
  - Services performed by a family member.
    - In Arizona and South Dakota: this exclusion does not apply.
  - Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
    - In Alabama, Alaska, California, Minnesota, and Washington D.C.: Services related to sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
    - In Montana: this exclusion does not apply.
- **Elective Abortion** – an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.
  - In Tennessee: an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed, or if the pregnancy was the result of rape or incest, or if the fetus is nonviable.
- **Dental Services** or Treatment.
- **Cosmetic Surgery**, except when due to:
  - Reconstructive surgery, when the service is related to or follows surgery resulting from a covered accidental injury or a covered sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child.
  - Congenital defects in newborns.
    - In California: Cosmetic surgery, except when due to:
      - Reconstructive surgery, when the service is related to or follows surgery resulting from a covered accidental injury or a covered sickness; or when it is performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease.

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- Reconstructive surgery, when the service is related to or follows mastectomy or lymph node dissection. This includes surgery to restore and achieve symmetry for the patient incidental to a mastectomy.

## Accident Benefits Exclusions

We will not pay benefits for accidental injury, disability, or death contributed to, caused by, or resulting from:

- **War** – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion, or civil state of belligerence. War does not include acts of terrorism (except in Illinois).
  - In California: voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the Insured is in such service.) War also includes voluntary participation in an insurrection or riot.
  - In Michigan: voluntarily participating in war or any act of war. War also includes voluntary felonious participation in an insurrection, riot, civil commotion, or civil state of belligerence. War does not include acts of terrorism.
  - In North Carolina: War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes civil participation in an active riot. War does not include acts of terrorism.
- **Suicide** – committing or attempting to commit suicide, while sane or insane.
  - In Colorado, Missouri, and Vermont: committing or attempting to commit suicide, while sane.
  - In Illinois, Minnesota, Michigan, and Montana: this exclusion does not apply.
- **Sickness** – having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for:
  - Allergic reactions
  - Any bacterial, viral, or microorganism infection or infestation or any condition resulting from insect, arachnid, or other arthropod bites or stings. In Illinois: any bacterial infection, except an infection which results from an accidental injury or an infection which results from accidental, involuntary or unintentional ingestion of a contaminated substance; any viral or microorganism infection or infestation; or any condition resulting from insect, arachnid or other arthropod bites or stings.
  - An error, mishap, or malpractice during medical, diagnostic, or surgical treatment or procedure for any sickness
  - Any related medical/surgical treatment or diagnostic procedures for such illness
- **Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally.
  - In Colorado and Vermont: injuring or attempting to injure oneself intentionally, while sane.
  - In Missouri: Injuring or attempting to injure oneself intentionally and is not an obvious suicide attempt.
  - In Michigan and Montana: this exclusion does not apply.
- **Racing** – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test in a professional or semi-professional capacity.
- **Illegal Occupation** – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
  - In California, Georgia, Nebraska, Ohio, and Tennessee: Voluntarily participating in, committing, or attempting to commit a felony, or voluntarily working at, or being engaged in, an illegal occupation or job.
  - In Illinois and Pennsylvania: committing or attempting to commit a felony or being engaged in an illegal occupation.
  - In Michigan: voluntarily participating in, committing, or attempting to commit a felony or being engaged in, an illegal occupation
  - In South Dakota: this exclusion does not apply.
- In South Dakota: Voluntarily committing a felony.
- **Sports** – participating in any organized sport in a professional or semi-professional capacity for pay or profit.
  - In California: participating in any organized sport in a professional capacity for pay or profit.
- **Cosmetic Surgery** – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.
  - In Alaska and Massachusetts: having cosmetic surgery, other elective procedures, or having dental treatment except as a result of a covered accident.
  - In California: having cosmetic surgery or other elective procedures that are not medically necessary (“cosmetic surgery” does not include reconstructive surgery when the service is related to or follows surgery resulting from a covered accident); or having dental treatment except as a result of a covered accident,

For 24 hour accident coverage, the following exclusions do not apply:

- An injury arising from any employment.
- An injury or sickness covered by Worker’s Compensation.
  - In Kansas: An injury or sickness related to the employee’s job to the extent the employee is covered or is required to be covered by the Workers’ Compensation law. If the employee enters into a settlement giving up his right to recover future medical benefits under the Workers’ Compensation law, the policy will not pay benefits that would have been payable in absence of that settlement.
  - In North Carolina: services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina workers’ compensation act only to the extent such services or supplies are the liability of the employee, employer, or workers’ compensation insurance carrier according to a final adjudication under the North

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Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act. In South Dakota: An injury or sickness paid by Worker's Compensation.

\*"Contributed to" language does not apply in Illinois.

## Critical Illness Benefits Limitations and Exclusions

### Cancer Diagnosis Limitation

Benefits are payable for Cancer and/or Non-Invasive Cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

In California:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis

### Exclusions:

We will not pay for loss due to any of the following:

- **Self-Inflicted Injuries** – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured.
  - In Alaska and Tennessee: injuring or attempting to injure oneself intentionally.
  - In Colorado, Missouri, and Vermont: injuring or attempting to injure oneself intentionally, while sane.
  - In Michigan and Montana: this exclusion does not apply.
- **Suicide** – committing or attempting to commit suicide, while sane or insane.
  - In Colorado: committing or attempting to commit suicide, while sane.
  - In Illinois, Michigan, Minnesota, and Montana: this exclusion does not apply.
- **Illegal Acts** – participating or attempting to participate in an illegal activity, or working at an illegal job.
  - In Arizona: participating or attempting to commit a felony, or engaged in an illegal occupation.
  - In California: Illegal Occupation – committing or attempting to commit a felony, or being engaged in an illegal occupation
  - In Florida: participating or attempting to participate in an illegal activity, or working at an illegal occupation.
  - In Georgia and South Dakota: this exclusion does not apply.
  - In Illinois, Nebraska, and Pennsylvania: committing or attempting to commit a felony or being engaged in an illegal occupation.
  - In Ohio: participating or attempting to participate in a felony, or working at an illegal job.
  - In Utah: voluntarily participating in an illegal activity or voluntarily working at an illegal job.

- In South Dakota: Voluntarily committing a felony at the time of the loss.
- In Georgia: Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony, or voluntarily working at, or being engaged in, an illegal occupation or job.
- **Participation** (In Utah: Voluntary Participation) in Aggressive Conflict of any kind, including:
  - War (declared or undeclared) or military conflicts.
  - In Florida and North Carolina: War (declared or undeclared) or military conflicts. War does not include acts of terrorism.- Insurrection or riot.
  - Civil commotion or civil state of belligerence.
  - In California: Participation in Aggressive Conflict of any kind, including:
    - War (declared or undeclared) or military conflicts
    - Insurrection or riot
  - In Michigan: This exclusion does not apply.
- **Illegal substance abuse** (In Georgia, Michigan, and South Dakota: this exclusion does not apply.), which includes the following:
  - Abuse of legally-obtained prescription medication.
    - In Alabama: The use of any prescription drug or medication not taken as prescribed by a doctor.
    - In Louisiana: Illegal intoxication.
  - Illegal use of non-prescription drugs.
    - In Alabama: The use of non-prescription drugs not taken as directed.
    - In Louisiana: Being under the influence of narcotics unless administered on the advice of a doctor.
    - In Arizona: Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician
    - In Georgia: Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless taken under the direction of a doctor. (Legally intoxicated means that condition as defined by the law of the jurisdiction in which the loss occurred.)
  - In California: Intoxicants and controlled substances – loss sustained or contracted in consequence of the Insured's being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician
  - In Massachusetts a third bullet is added that reads - Services provided for alcohol and drug detoxification

Diagnosis, treatment, testing, and confinement must be in the United States or its territories.

All benefits under the plan, including benefits for diagnoses, treatment, confinement and covered tests, may be payable only while coverage is in force.

\* Ambiguous language (i.e. "any of the following," "of any kind, including," "which includes the following") does not apply in Florida.



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## Notices

This proposal is a brief description of coverage, not a contract. Read your policy and riders (as applicable) carefully for exact plan language, terms, and conditions.

If this coverage will replace any existing individual policy, please be aware that it may be in your employees' best interest to maintain their individual guaranteed-renewable policy.

For residents of New Mexico, we are required to administer some coverages in accordance with the minimum applicable standards of New Mexico law.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

*Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, 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. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York. Continental American Insurance Company, Columbia, South Carolina*