

Aflac Group Accident Advantage Plus

INSURANCE – HIGH 24-HOUR WITH WELLNESS PLAN



AFLAC GROUP ACCIDENT ADVANTAGE PLUS INSURANCE

GROUP ACCIDENTAL INJURY INSURANCE – HIGH 24-HOUR WITH WELLNESS PLAN
Policy Series CAI7800



Introducing added protection for life's unexpected moments.

If you're like most people, you don't budget for life's unexpected moments. But at some point, you may make an unexpected trip to your local emergency room. And that could add a set of unexpected bills into the mix.

That's the benefit of the Aflac group Accident Advantage Plus plan.

In the event of a covered accident, the plan pays cash benefits fast to help with the costs associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:

- Ambulance rides.
- Wheelchairs, crutches, and other medical appliances.
- Emergency room visits.
- Surgery and anesthesia.
- Bandages, stitches, and casts.

What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.



Here's why the Aflac group Accident Advantage Plus plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our group Accident Advantage Plus plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there. The group Accident Advantage Plus plan from Aflac means that your family has access to added financial resources to help with the cost of follow-up care as well.

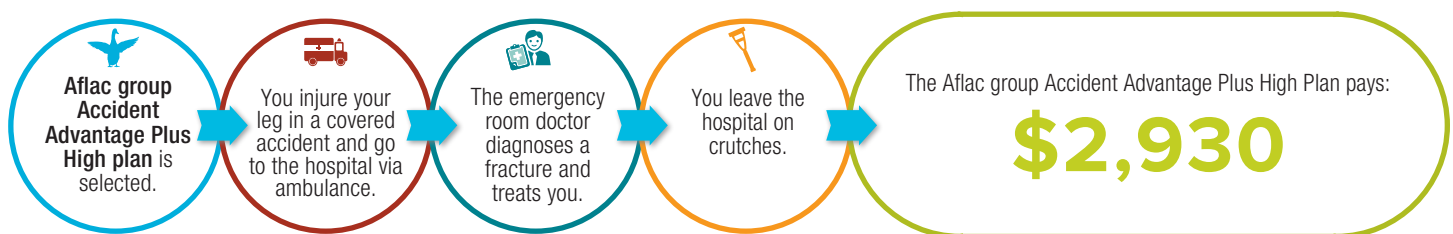
The Aflac group Accident Advantage Plus plan benefits:

- A Wellness Benefit for covered preventive screenings
- Transportation and Lodging benefits
- An Emergency Room Treatment Benefit
- A Rehabilitation Unit Benefit
- Coverage for certain serious conditions, such as coma and paralysis
- An Accidental-Death Benefit
- A Dismemberment Benefit

Features:

- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid directly to you unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage is portable (with certain stipulations). That means you can take it with you if you change jobs or retire.

How it works



Amount payable was generated based on benefit amounts for: Closed-Reduction Leg Fracture (\$2,400), Emergency Room Treatment (\$200), one Follow-Up Treatment (\$30), Ambulance (\$200) and Appliance (\$100)

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

For questions related to your enrollment, call 1.917.675.0520. To apply for coverage, visit www.aflac.com/morganstanley.

Benefits Overview

HOSPITAL BENEFITS	EMPLOYEE	SPOUSE	CHILD
<p>HOSPITAL ADMISSION</p> <p>We will pay the amount shown, when because of a covered accident, you are injured, require hospital confinement, and are confined to a hospital for at least 24 hours within 6 months after the accident date. We will pay this benefit once per calendar year. We will not pay this benefit for confinement to an observation unit. We will not pay this benefit for emergency room treatment or outpatient surgery or treatment.</p>	\$1,000	\$1,000	\$1,000
<p>HOSPITAL CONFINEMENT (per day)</p> <p>We will pay the amount shown when, because of a covered accident, you are injured and those injuries cause confinement to a hospital for at least 24 hours within 90 days after the accident date.</p> <p>The maximum period for which you can collect the Hospital Confinement Benefit for the same injury is 365 days. This benefit is payable once per hospital confinement even if the confinement is caused by more than one accidental injury.</p> <p>We will not pay this benefit for confinement to an observation unit. We will not pay this benefit for emergency room treatment or outpatient surgery or treatment.</p>	\$200	\$200	\$200
<p>HOSPITAL INTENSIVE CARE (per day)</p> <p>We will pay the amount shown when, because of a covered accident, you are injured, and those injuries cause confinement to a hospital intensive care unit.</p> <p>This benefit is paid up to 30 days per covered accident. Benefits are paid in addition to the Hospital Confinement Benefit.</p>	\$400	\$400	\$400
<p>MEDICAL FEES (for each accident)</p> <p>We will pay up to the amount shown for X-rays and doctor services when, because of a covered accident, you are injured and those injuries cause you to receive initial treatment from a doctor within 72 hours after the accident.</p> <p>If you do not exhaust the maximum benefit paid during the initial treatment, we will pay the remainder of this benefit for treatment received due to injuries from a covered accident and for each covered accident up to one year after the accident date.</p>	\$125	\$125	\$75
<p>PARALYSIS (lasting 90 days or more and diagnosed by a physician within 90 days)</p> <p>Quadriplegia</p> <p>Paraplegia</p> <p><i>Paralysis</i> means the permanent loss of movement of two or more limbs. We will pay the appropriate amount shown if, because of a covered accident, you are injured, the injury causes paralysis which lasts more than 90 days, and the paralysis is diagnosed by a doctor within 90 days after the accident.</p> <p>The amount paid will be based on the number of limbs paralyzed. If this benefit is paid and you later die as a result of the same covered accident, we will pay the appropriate Death Benefit, less any amounts paid under the Paralysis Benefit.</p>	\$10,000 \$5,000	\$10,000 \$5,000	\$10,000 \$5,000

ACCIDENTAL-DEATH AND -DISMEMBERMENT (within 90 days)	EMPLOYEE	SPOUSE	CHILD
ACCIDENTAL-DEATH	\$50,000	\$25,000	\$5,000
ACCIDENTAL COMMON-CARRIER DEATH (plane, train, boat, or ship)	\$100,000	\$50,000	\$15,000
SINGLE DISMEMBERMENT	\$12,500	\$5,000	\$2,500
DOUBLE DISMEMBERMENT	\$25,000	\$10,000	\$5,000
LOSS OF ONE OR MORE FINGERS OR TOES	\$1,250	\$500	\$250
PARTIAL AMPUTATION OF FINGERS OR TOES (including at least one joint)	\$100	\$100	\$100

If the Accidental Common-Carrier Death Benefit is paid, we will pay the Accidental-Death Benefit.

Accidental-Death Benefit

We will pay the amount shown if, because of a covered accident, you are injured, and the injury causes you to die within 90 days after the accident.

Accidental Common-Carrier Death Benefit

We will pay the amount shown if you are a fare-paying passenger on a common carrier, as defined below, are injured in a covered accident, and die within 90 days after the covered accident.

We will pay the Accidental-Death Benefit in addition to the Accidental Common-Carrier Death Benefit.

Dismemberment Benefit

We will pay the appropriate amount shown if, because of a covered accident, you are injured and lose a hand, a foot, or sight within 90 days after the accident as a result of the injury. If you lose one hand, one foot, or the sight of one eye in a covered accident, we will pay the single dismemberment benefit shown. If you lose both hands, both feet, the sight of both eyes, or a combination of any two, we will pay the double dismemberment benefit shown. If you lose one or more fingers or toes in a covered accident, we will pay the finger/toe benefit shown.

If the Dismemberment Benefit is paid and you later die as a result of the same covered accident, we will pay the appropriate death benefit, less any amounts paid under this benefit.

MAJOR INJURIES (diagnosis and treatment within 90 days)	EMPLOYEE/ SPOUSE/CHILDREN	
FRACTURES (closed reduction)		<p>Fracture* is a break in the bone that can be seen by X-ray. If a bone is fractured in a covered accident, we will pay the appropriate benefit shown.</p> <p>Multiple fractures* means having more than one fracture requiring open or closed reduction. If these fractures occur in any one covered accident, we will pay the appropriate benefits shown for each fracture, but no more than double the amount for the bone fractured that has the highest benefit amount.</p> <p>Chip fracture* means a piece of bone that is completely broken off near a joint. If a doctor diagnoses a chip fracture, we will pay 25% of the appropriate benefit shown.</p> <p><i>*If a fracture requires open reduction, we will pay double the amount shown.</i></p>
Hip/Thigh	\$4,000	
Vertebrae (except processes)	\$3,600	
Pelvis	\$3,200	
Skull (depressed)	\$3,000	
Leg	\$2,400	
Forearm/Hand/Wrist	\$2,000	
Foot/Ankle/Kneecap	\$2,000	
Shoulder Blade/Collar Bone	\$1,600	
Lower Jaw (mandible)	\$1,600	
Skull (simple)	\$1,400	
Upper Arm/Upper Jaw	\$1,400	
Facial Bones (except teeth)	\$1,200	
Vertebral Processes	\$800	
Coccyx/Rib/Finger/Toe	\$320	

Benefits Overview

MAJOR INJURIES – *continued*

	EMPLOYEE/ SPOUSE/CHILDREN
DISLOCATIONS (closed reduction)	
Hip	\$3,000
Knee (not kneecap)	\$1,950
Shoulder	\$1,500
Foot/Ankle	\$1,200
Hand	\$1,050
Lower Jaw	\$900
Wrist	\$750
Elbow	\$600
Finger/Toe	\$240

Dislocation* means a completely separated joint. If a doctor diagnoses and treats the dislocation within 90 days after the covered accident, we will pay the amount shown. If the dislocation requires open reduction, we will pay 200% of the appropriate amount shown.

Multiple Dislocations* means having more than one dislocation requiring either open or closed reduction. For each dislocation, we will pay the amounts shown. We will not pay more than 200% of the benefit amount for the dislocated joint that has the highest benefit amount.

Partial dislocation* means the joint is not completely separated. If a doctor diagnoses and treats the partial dislocation, we will pay 25% of the amount shown for the affected joint.

** If a dislocation requires open reduction, we will pay double the amount shown.*

SPECIFIC INJURIES

	EMPLOYEE/ SPOUSE/CHILDREN
RUPTURED DISC (treatment within 60 days; surgical repair within one year)	
Injury occurring during first certificate year	\$100
Injury occurring after first certificate year	\$400
TENDONS/LIGAMENTS (treatment within 60 days; surgical repair within 90 days)	
If you tear, sever, or rupture a tendon or ligament in a covered accident, we will pay one benefit. We will pay the largest of the scheduled benefit amounts for tendons and ligaments repaired.	\$600 (Multiple) \$400 (Single)
TORN KNEE CARTILAGE (treatment within 60 days; surgical repair within one year)	
Injury occurring during first certificate year	\$100
Injury occurring after first certificate year	\$400
EYE INJURIES	
Treatment and surgical repair within 90 days	\$250
Removal of foreign body nonsurgically, with or without anesthesia	\$50

SPECIFIC INJURIES	EMPLOYEE/ SPOUSE/CHILDREN
<p>CONCUSSION A <i>concussion or mild traumatic brain injury (MTBI)</i> is defined as a disruption of brain function resulting from a traumatic blow to the head.</p>	\$200
<p>COMA <i>Coma</i> means a state of profound unconsciousness caused by a covered accident. If you are in a coma lasting 30 days or more as the result of a covered accident, we will pay the benefit shown.</p>	\$10,000
<p>EMERGENCY DENTAL WORK (per accident; injury to sound, natural teeth)</p>	
<p>Repaired with crown</p>	\$150
<p>Resulting in extraction</p>	\$50
<p>BURNS (treatment within 72 hours and based on percentage of body surface burned)</p>	
<p>Second-Degree Burns</p>	
<p>Less than 10%</p>	\$100
<p>At least 10%, but less than 25%</p>	\$200
<p>At least 25%, but less than 35%</p>	\$500
<p>35% or more</p>	\$1,000
<p>Third-Degree Burns</p>	
<p>Less than 10%</p>	\$1,000
<p>At least 10%, but less than 25%</p>	\$5,000
<p>At least 25%, but less than 35%</p>	\$10,000
<p>35% or more</p>	\$20,000
<p>First-degree burns are not covered.</p>	
<p>LACERATIONS (treatment and repair within 72 hours)</p>	
<p>Under 2" long</p>	\$50
<p>2" to 6" long</p>	\$200
<p>Over 6" long</p>	\$400
<p>Lacerations not requiring stitches</p>	\$25
<p>Multiple Lacerations: We will pay for the largest single laceration requiring stitches.</p>	

Benefits Overview

ADDITIONAL BENEFITS	EMPLOYEE/ SPOUSE/CHILDREN
<p>EMERGENCY ROOM TREATMENT</p> <p>We will pay the amount shown for injuries received in a covered accident if you receive treatment in a hospital emergency room and receive initial treatment within 72 hours after the covered accident. This benefit is payable only once per 24-hour period and only once per covered accident.</p> <p>We will not pay the Emergency Room Treatment Benefit and the Medical Fees Benefit for the same covered accident. We will pay the highest eligible benefit amount.</p>	\$200
<p>EMERGENCY ROOM OBSERVATION</p> <p>We will pay the amount shown for injuries received in a covered accident if you receive treatment in a hospital emergency room, are held in a hospital for observation for at least 24 hours, and receive initial treatment within 72 hours after the accident.</p> <p>This benefit is payable only once per 24-hour period and only once per covered accident. This benefit is payable in addition to Emergency Room Treatment Benefit.</p>	\$100
<p>MAJOR DIAGNOSTIC TESTING</p> <p>We will pay the amount shown if, because of injuries sustained in a covered accident, you require one of the following exams, and a charge is incurred: computerized tomography (CT scan); computerized axial tomography (CAT); magnetic resonance imaging (MRI); electroencephalography (EEG).</p> <p>These exams must be performed in a hospital or a doctor's office. This benefit is limited to one payment per covered accident.</p>	\$200
<p>POST TRAUMATIC STRESS DISORDER DIAGNOSIS</p> <p><i>Post-traumatic Stress Disorder (PTSD)</i> is a mental health condition triggered by a covered accident.</p> <p>We will pay the amount shown if you are diagnosed with post-traumatic stress disorder. You must meet the diagnostic criteria for PTSD, stipulated in the Diagnostic and Statistical Manual of Mental disorders IV (DSM IV-TR), and be under the active care of either a psychiatrist or Ph.D.-level psychologist.</p> <p>This benefit is payable only once per covered accident.</p>	\$200
<p>AMBULANCE/ AIR AMBULANCE</p> <p>If you require transportation to a hospital by a professional ambulance or air ambulance service within 90 days after a covered accident, we will pay the amount shown.</p>	\$200 ambulance \$1,000 air ambulance
<p>BLOOD/PLASMA</p> <p>If you are injured, and receive blood or plasma within 90 days after the covered accident, we will pay the benefit shown.</p>	\$100
<p>APPLIANCES</p> <p>If a doctor advises you to use a medical appliance, we will pay the benefit shown.</p> <p><i>Medical appliance</i> means crutches, wheelchairs, leg braces, back braces, and walkers.</p>	\$100

ADDITIONAL BENEFITS	EMPLOYEE/ SPOUSE/CHILDREN
<p>INTERNAL INJURIES (resulting in open abdominal or thoracic surgery) We will pay the amount shown if a covered accident causes you internal injuries which require open abdominal or thoracic surgery.</p>	\$1,000
<p>ACCIDENT FOLLOW-UP TREATMENT We will pay this benefit for up to six treatments (one per day) per covered accident, per insured for follow-up treatment. You must have received initial treatment within 72 hours of the accident, and the follow-up treatment must begin within 30 days of the covered accident or discharge from the hospital. This benefit is not payable for the same visit that the Physical Therapy Benefit is paid.</p>	\$30
<p>EXPLORATORY SURGERY WITHOUT REPAIR (i.e., arthroscopy) We will pay the amount shown if a covered accident causes you to have exploratory surgery (without repair). The exploratory surgery must be required as the result of an injury.</p>	\$250
<p>WELLNESS BENEFIT (per 12-month period) After 12 months of paid premium and while coverage is in force, we will pay this benefit for preventive testing once each 12-month period. Benefits include and are payable (for each covered person) for annual physical exams, mammograms, Pap smears, eye examinations, immunizations, flexible sigmoidoscopies, PSA tests, ultrasounds, and blood screenings.</p>	\$75
<p>PROSTHESIS We will pay this benefit if you require the use of a prosthetic device due to injuries received in a covered accident. We will pay this benefit for each prosthetic device you use. Hearing aids, wigs, dental aids, and false teeth are not covered.</p>	\$500
<p>PHYSICAL THERAPY We will pay this benefit for up to six doctor-prescribed physical therapy treatments per covered accident. You must have received initial treatment within 72 hours of the covered accident. The physical therapy treatment must begin within 30 days after the covered accident or discharge from the hospital and must take place within six months of the covered accident. This benefit is not payable for the same visit that the Accident Follow-Up Treatment Benefit is paid.</p>	\$30
<p>TRANSPORTATION We will pay this benefit if a doctor-recommended hospital treatment or diagnostic study is not available in your resident city. Transportation must begin within 90 days from the date of the covered accident. The distance to the hospital must be greater than 50 miles from your residence.</p>	\$300 (train/plane) \$150 (bus)
<p>FAMILY LODGING BENEFIT (per night) We will pay this benefit for each night's lodging, up to 30 days, for an adult immediate family member's lodging if you are required to travel more than 100 miles from your resident home due to confinement in a hospital for treatment of an injury from a covered accident. This benefit is only payable while you remain confined to the hospital, and treatment must be prescribed by your local doctor.</p>	\$100
<p>REHABILITATION UNIT BENEFIT (per 12-month period) We will pay the amount shown for injuries received in a covered accident if you are admitted for a hospital confinement, are transferred to a bed in a rehabilitation unit of a hospital, and incur a charge. This benefit is limited to 30 days per period of hospital confinement. This benefit is also limited to a calendar year maximum of 60 days. We will not pay the Rehabilitation Unit Benefit for the same days that the Hospital Confinement Benefit is paid. We will pay the highest eligible benefit.</p>	\$75

GUNSHOT WOUND RIDER

BENEFIT AMOUNT

Payable once per accident if you receive a gunshot wound in a covered accident and if you did not intentionally shoot yourself and the gunshot wound does not cause you to die.

Payable once per covered accident if the gunshot wound is caused by a shot from a conventional firearm, the gunshot wound requires treatment by a doctor within 24 hours after the covered accident, and the gunshot wound requires you to be admitted to a hospital.

If you are shot more than once in a 24-hour period, we will pay benefits only for the first wound.

If, within 90 days, you lose a finger/toe, a hand/foot, or the sight of an eye or eyes, or die as the result of the same covered accident, we will pay only one benefit. We will pay the largest applicable benefit.

If you receive a fracture or a dislocation as the result of the same covered accident, we will pay the amount shown plus one-half of the fracture benefit or the dislocation benefit shown for the bone or joint involved. However, we will not pay more than \$1,500 for each covered accident.

The Gunshot Wound Benefit is not available for your spouse and/or dependent children.

\$1,000
Employee
Only

CATASTROPHIC ACCIDENT RIDER

BENEFIT AMOUNT

We will pay the benefit shown if you sustain a catastrophic loss due to a covered accident, are under the appropriate care of a doctor during the catastrophic accident elimination period, and remain alive at the end of the catastrophic accident elimination period.

The Catastrophic Accident Benefit will be payable once per lifetime for each insured covered under the rider. Any catastrophic loss benefit will be reduced by any benefits paid under the Accidental-Death and -Dismemberment or Paralysis Benefits in the Aflac Accident Advantage Plus Plan.

The catastrophic accident elimination period is the 365-day period after the date of the covered accident, during which no benefits will be payable under the rider provision.

\$100,000
Employee

\$50,000
Spouse/
Children

LIMITATIONS AND EXCLUSIONS

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

WE WILL NOT PAY BENEFITS FOR INJURY, TOTAL DISABILITY, OR DEATH CONTRIBUTED TO, CAUSED BY, OR RESULTING FROM:

- War – participating in war or any act of war, declared or not; participating in the armed forces of, or contracting with, any country or international authority. We will return the prorated premium for any period not covered by this certificate when you are in such service.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Sickness – having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for any related medical/surgical treatment or diagnostic procedures for such illness.

- Self-Inflicted Injuries – injuring or attempting to injure yourself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- 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 accident occurred.
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
- Sports – participating in any organized sport—professional or semi-professional.
- 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.

TERMS YOU NEED TO KNOW

Accidental injury or injuries means bodily injury or injuries resulting from an unforeseen and unexpected traumatic event that meets the definition of covered accident.

Common carrier means an airline carrier that is licensed by the United States Federal Aviation Administration and operated by a licensed pilot on a regular schedule between established airports; a railroad train that is licensed and operated for passenger service only; or a boat or ship that is licensed for passenger service and operated on a regular schedule between established ports.

Covered accident means an unforeseen and unexpected traumatic event resulting in bodily injury. An event meets the qualifications of covered accident if it occurs on or after the plan's effective date, occurs while coverage is in force, and is not specifically excluded.

Dependent children are your or your spouse's natural children, step-children, legally adopted children, or children placed for adoption who are younger

than age 26.

However, there is an exception to the age-26 limit listed above. This limit will not apply to any child who is incapable of self-sustaining employment due to mental or physical handicap and is dependent on a parent for support. You or your spouse must furnish proof of this incapacity and dependency to the company within 31 days following the child's 26th birthday.

Dismemberment means: loss of a hand – The hand is removed at or above the wrist joint; loss of a foot – The foot is removed at or above the ankle; or loss of sight – At least 80% of the vision in one eye is lost (such loss of sight must be permanent and irrecoverable); or loss of a finger/toe – The finger or toe is removed at or above the joint where it is attached to the hand or foot.

Doctor is defined as a person who is a legally qualified to practice medicine, licensed as a physician by the state where treatment is received, and licensed

to treat the type of condition for which a claim is made. A doctor does not include you or your family member.

Employee means a person who is actively at work with the master policyholder, engaged in full-time work, and is included in the class of employees eligible for coverage.

Family member includes your spouse (who is defined as your legal wife or husband) as well as the following members of your immediate family: son, daughter, mother, father, sister, or brother.

This includes step-family members and family-members-in-law.

Hospital refers to a place that is legally licensed and operated as a hospital; provides overnight care of injured and sick people; is supervised by a doctor; has full-time nurses supervised by a registered nurse; has on-site or pre-arranged use of X-ray equipment, laboratory, and surgical facilities; and maintains permanent medical history records.

A hospital is not a nursing home; an extended-care facility; a convalescent home; a rest home or a home for the aged; a place for alcoholics or drug addicts; or a mental institution.

Hospital Intensive Care Unit refers to a specifically designed hospital facility that provides the highest level of medical care and is restricted to patients who are critically ill or injured. Hospital Intensive Care Units must be separate and apart from the surgical recovery room; separate and apart from rooms, beds, and wards customarily used for patient confinement; permanently equipped with special life-saving equipment to care for the critically ill or injured; and under constant and continuous observation by nursing staffs assigned to the Intensive Care Unit on an exclusive, full-time basis.

Rehabilitation Unit is a unit of a hospital providing coordinated multidisciplinary physical restorative services. These services must be provided to inpatients under a doctor's direction. The doctor must be knowledgeable and experienced in rehabilitative medicine. Beds must be set up and staffed in a unit specifically designated for this service.

You and **Your** refer to an employee as defined in the plan.

We refers to Continental American Insurance Company.

Spouse means your legal wife or husband. Coverage may only be issued to your spouse if your spouse is over 18.

GUNSHOT WOUND RIDER

DEFINITION

A **Conventional Firearm** is a weapon that fires a shot (bullet) by gun powder or compressed gas.

CATASTROPHIC ACCIDENT RIDER EXCLUSIONS

DEFINITIONS

A catastrophic loss means an injury from a covered accident that causes total and irrevocable:

- Loss of both hands or both feet; or
- Loss or loss of use of both arms or both legs; or
- Loss of one hand and one foot; or
- Loss of use of one arm and one leg; or
- Loss of sight of both eyes; or
- Loss of hearing in both ears; or
- Loss of the ability to speak.

Loss of use of an arm means the loss of function of the entire arm from the shoulder to the hand.

Loss of use of a leg means the loss of function of the entire leg from the hip to the foot.

Loss of sight means both eyes are totally blind and that no sight can be restored.

Loss of hearing means deafness in both ears, such that it cannot be corrected to any functional degree by any procedure, aid, or device.

Loss of the ability to speak means loss of audible communication, such that it cannot be corrected to any functional degree by any procedure, aid, or device.

EXCLUSIONS

Unless amended by the Catastrophic Accident Rider, all certificate definitions, exclusions, limitations, terms, and other provisions apply.

In addition to the exclusions listed in the exclusion provision of the certificate or any dependent riders, we will also not pay the Catastrophic Accident Benefit for injuries that are caused by, or are the result of, any insured being intoxicated or under the influence of any narcotic unless administered on the advice of a doctor.

YOU MAY CONTINUE YOUR COVERAGE

Your coverage may be continued with certain stipulations. See certificate for details.

TERMINATION

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate for details.

EFFECTIVE DATE

The effective date for you, the employee, is as follows: (1) Your insurance will be effective on the date shown on the certificate schedule, provided you are then actively at work. (2) If you are not actively at work on the date coverage would otherwise become effective, the effective date of your coverage will be the date on which you are first thereafter actively at work.

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.

For questions related to your enrollment, call 1.917.675.0520. To apply for coverage, visit www.aflac.com/morganstanley.

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.

Continental American Insurance Company • Columbia, South Carolina

The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies.

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your employer or by reaching out to our Customer Service Center.

This brochure is subject to the terms, conditions, and limitations of Policy Series CAI7800.