

Vision NowSM

Limited Benefit Vision Insurance



Plan Benefits

- Eye Examination
- Vision Correction
- Specific Eye Diseases/Disorders
- Eye Surgery
- Permanent Visual Impairment

PATENT PENDING

Vision NowSM

Policy Series VSN100

Specific Eye Diseases/Disorders Benefit

Aflac will pay \$1,000 when a covered person is diagnosed after the effective date as having any of the eye diseases or disorders listed below.

- Glaucoma (excluding preglaucoma and/or borderline glaucoma)
- Proliferative diabetic retinopathy
- Retinal detachment
- Retinitis pigmentosa
- Macular degeneration

The eye disease or disorder must be diagnosed by an ophthalmologist¹ or a physician.¹ This benefit is payable only once per covered disease or disorder, per covered person and will be paid in addition to any other benefit in the policy.

Eye Surgery Benefit

Aflac will pay \$50–\$1,500 for:

- Cornea transplant
- Eye cancer and tumors
- Retinal detachment repair
- Ocular implant insertion
- Blood clot removal
- Lens material removal
- Retinopathy
- Glaucoma
- Cataracts
- Foreign body removal
- Laceration repair
- Miscellaneous eye surgeries

When a surgical operation is performed on a covered person for a diagnosed eye disease or disorder, Aflac will pay the indemnity amount listed in the Schedule of Operations for the specific procedure when a charge is incurred. Surgeries must be performed by an ophthalmologist or a physician.

If any operation for a diagnosed eye disease or disorder is performed other than those listed, Aflac will pay an amount comparable to the amount shown in the Schedule of Operations for the operation most nearly similar in severity and gravity.

NOTE: Surgical benefits for refractive error correction surgery are payable only under the Vision Correction Benefit.

Surgical benefits are limited to surgeries of the eye, eye socket, eyelid, and tear ducts. Only one benefit is payable per 24-hour period for surgery even though more than one surgical procedure may be performed. We will pay the highest eligible benefit. No lifetime maximum.

Permanent Visual Impairment Benefit

When a covered person is diagnosed after the effective date of coverage with a visual impairment for which there is no medical prognosis of recovery, Aflac will pay the following indemnity amount(s) for the specific level(s) of visual impairment that applies to your current stage of visual impairment.

Visual Impairment Level	Total per Level	Maximum Cumulative Benefit per Eye
Level 1 – Severe	\$ 750	\$ 750
Level 2 – Profound	+ \$1,750	\$ 2,500
Level 3 – Near-Total	+ \$2,500	\$ 5,000
Level 4 – Total	+ \$5,000	\$10,000

¹This is a licensed or a legally qualified person other than a member of your immediate family.

If a covered person is diagnosed with a Level 2, 3, or 4 visual impairment, benefits for previously unpaid lower levels of visual impairment, if any, will be paid in addition to benefits for the level diagnosed. Each level of visual impairment is payable a maximum of once per eye, per covered person.

The permanent visual impairment must be diagnosed by an ophthalmologist or a physician. Benefits for a child born visually impaired are payable only if the visually impaired child is born after ten months from the effective date of the policy. Lifetime maximum of \$10,000 per eye, per covered person. Lifetime maximum of \$20,000 per covered person.

Visual Impairment: Specific levels of visual impairment are defined below. Visual impairment must be a result of an eye injury, eye disease, or eye defect.

- Level 1 – Severe Visual Impairment: Maximal visual acuity, after correction, of 20/200 or less, or a total diameter of the visual field in that eye of 20 degrees or less.
- Level 2 – Profound Visual Impairment: Maximal visual acuity, after correction, of 20/500 or less, or a total diameter of the visual field in that eye of 10 degrees or less.
- Level 3 – Near-Total Visual Impairment: Maximal visual acuity, after correction, of less than 20/1000, or a total diameter of the visual field in that eye of 5 degrees or less.
- Level 4 – Total Visual Impairment: Complete loss of vision with no remaining perception of light, or loss of the natural eye.

Eye Examination Benefit

Aflac will pay \$35 when a charge is incurred for an eye examination for a covered person. This benefit is limited to one examination per covered person, per policy year. The eye examination must be performed by an optometrist¹ or an ophthalmologist. No lifetime maximum.

Vision Correction Benefit

The Vision Correction Benefit has three different levels. You will receive only the benefit that you chose on your application for coverage.

□ Option 1

Aflac will pay \$50 when a charge is incurred for prescribed vision correction materials² or \$100 when a charge is incurred for refractive error correction surgery³ for a covered person. This benefit is payable once per covered person, per policy year. NOTE: If a covered person receives a benefit for vision correction materials and later receives refractive error correction surgery in the same policy year, we will pay \$50 for refractive error correction surgery.

□ Option 2

After a 12-month waiting period, **Aflac will pay \$120** when a charge is incurred for prescribed vision correction materials² or \$240 when a charge is incurred for refractive error correction surgery³ for a covered person. This benefit is payable once per covered person during each successive 24-month period following the end of the waiting period and applies only to charges incurred during that period. NOTE: If a covered person receives a benefit for vision correction materials and later receives refractive error correction surgery during the same 24-month period, we will pay \$120 for refractive error correction surgery.

□ Option 3

After a 24-month waiting period, **Aflac will pay \$210** when a charge is incurred for prescribed vision correction materials² or \$420 when a charge is incurred for refractive error correction surgery³ for a covered person. This benefit is payable once per covered person during each successive 36-month period following the end of the waiting period and applies only to charges incurred during that period. NOTE: If a covered person receives a benefit for vision correction materials and later receives refractive error correction surgery during the same 36-month period, we will pay \$210 for refractive error correction surgery.

Continuation of Coverage Benefit

Aflac will waive all monthly premiums due for the policy for two months if you meet all of the following conditions: (1) Your policy has been in force for at least six months. (2) We have received premiums for at least six consecutive months. (3) Your premiums have been paid through payroll deduction and you leave your employer for any reason. (4) You or your employer notifies us in writing within 30 days of the date your premium payments cease due to your leaving employment. (5) You re-establish premium payments through your new employer's payroll deduction process or direct payment to Aflac. You will again become eligible to receive this benefit after you re-establish your premium payments through payroll deduction for a period of at least six months and we receive premiums for at least six consecutive months. Payroll deduction means your premium is remitted to Aflac for you by your employer through a payroll deduction process.

Guaranteed-Renewable

The policy is guaranteed-renewable for your lifetime, subject to Aflac's right to change premiums by class upon any renewal date.

Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 25. Newborn children are automatically insured from the moment of birth. One-parent

family coverage includes the insured and dependent, unmarried children to age 25.

Effective Date

This is the date shown in the Policy Schedule, not the date the application is signed. The payroll rate may be retained after one month's premium payment on payroll deduction.

Pre-Existing Conditions Limitation

A pre-existing condition is a disease or disorder for which, within the 12-month period before the effective date of coverage, medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. Care or treatment caused by a pre-existing condition will not be covered unless it begins 12 months or more after the effective date of coverage. The Pre-Existing Conditions Limitation provision does not apply to the Eye Examination Benefit or to the Vision Correction Benefit.

Limitations and Exclusions

The policy does not pay for any medical services. It provides for certain vision services only.

The policy contains a 30-day waiting period. If a covered person has an eye disease or disorder, other than one caused by an injury, diagnosed before coverage has been in force 30 days from the effective date of coverage shown in the Policy Schedule, benefits for treatment of that eye disease or disorder will apply only to treatment occurring after 30 days from the effective date of the policy or, at your option, you may elect to void the policy from its beginning and receive a full refund of premium. The 30-day waiting period does not apply to the Eye Examination Benefit or to the Vision Correction Benefit.

The policy does not cover losses caused by or resulting from services that are not recommended by an optometrist, an ophthalmologist, or a physician; cosmetic surgery that is not due to eye disease, disorder, or injury; treatment or diagnosis received while outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued; or intentionally self-inflicting bodily injury or attempting suicide, while sane or insane.

If you change your Vision Correction Benefit option, this benefit will be subject to a new waiting period, if any, beginning with the effective date of the new option. You are eligible to change your Vision Correction Benefit option only once each year, with the change to be effective on your next policy anniversary date.

²Covered vision correction materials include prescribed glasses, sunglasses, sports glasses, spare pairs of glasses, and contact lenses. Covered vision correction materials do not include items available for purchase without a prescription.

³Covered refractive error correction surgeries include but are not limited to laser-assisted in situ keratomileusis (LASIK), laser thermokeratoplasty (LTK), photorefractive keratectomy (PRK), radial keratotomy (RK), and intracorneal rings (Intacs).

This is a brief summary of coverage. See your policy for details.

Aflac is ...

- A Fortune 500 company with nearly \$66 billion in assets, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (June 2006), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2007), and AA in insurer financial strength by Fitch, Inc. (March 2008).*
- Named by Fortune magazine to its list of America's Most Admired Companies for the seventh consecutive year in March 2007.
- A premier provider of insurance policies with premiums payroll deducted for more than 402,300 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual list of America's 400 Best Big Companies for the eighth time in January 2008.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the tenth consecutive year in February 2008.

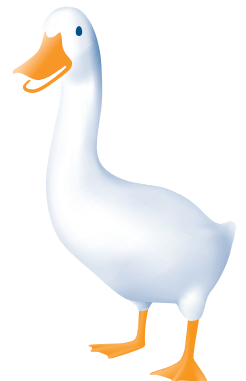
**Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



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