

Optional Specified-Disease Benefit Rider Summary Page

Rider A-75052-TN

Riders become a part of the policy and are subject to all policy provisions unless otherwise stated.

SPECIFIED-DISEASE BENEFITS

While coverage is in force, if an insured is first diagnosed with one or more covered specified diseases and is hospitalized for the definitive treatment of any covered specified disease, AFLAC will pay the rates designated below.

INITIAL HOSPITALIZATION BENEFIT: AFLAC will pay an Initial Hospitalization Benefit of \$1,000 when a covered person is confined to a hospital for 12 or more hours as a result of receiving treatment for a specified disease. This benefit is payable only once per period of confinement and once per calendar year for each covered person.

A period of confinement is a hospital confinement that starts while this policy is in force. If the confinement follows a previously covered confinement, it will be deemed a continuation of the first confinement unless it is the result of an entirely different sickness or injury, or unless the confinements are separated by 30 days or more.

HOSPITAL CONFINEMENT BENEFIT: AFLAC will pay \$200 per day when a covered person is hospitalized during any continuous period for 30 days or less for a covered specified disease. **Benefits increase to \$500 per day** beginning with the 31st day of continuous confinement.

DEFINITION OF COVERED DISEASES

Specified disease means one of the diseases listed below:

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| 1. Adrenal hypofunction (Addison's disease) | 10. Huntington's chorea | 22. Scarlet fever |
| 2. Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease) | 11. Legionnaires' disease | 23. Scleroderma |
| 3. Botulism | 12. Malaria | 24. Sickle cell anemia |
| 4. Bubonic plague | 13. Meningitis (bacterial) | 25. Systemic lupus |
| 5. Cerebral palsy | 14. Multiple sclerosis | 26. Tetanus |
| 6. Cholera | 15. Muscular dystrophy | 27. Toxic shock syndrome |
| 7. Cystic fibrosis | 16. Myasthenia gravis | 28. Tuberculosis |
| 8. Diphtheria | 17. Necrotizing fasciitis | 29. Tularemia |
| 9. Encephalitis (including encephalitis contracted from West Nile virus) | 18. Osteomyelitis | 30. Typhoid fever |
| | 19. Polio | 31. Variant Creutzfeldt-Jakob disease (mad cow disease) |
| | 20. Rabies | 32. Yellow fever |
| | 21. Reye's syndrome | |

For benefits to be paid, these diseases must be first diagnosed by a physician 30 days following the effective date of the rider. The diagnosis must be made by and upon a tissue specimen, culture, and/or titer. If any of these diseases is diagnosed before the rider has been in effect for 30 days, benefits for that disease will be paid only for loss incurred after the rider has been in force two years.

TERMINATION

This rider will terminate if the policy to which it is attached terminates or if the premium for this rider is not paid.

EFFECTIVE DATE

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

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

**American Family Life Assurance Company of Columbus (AFLAC)
Worldwide Headquarters: Columbus, Georgia 31999**