



Aflac Group Insurance Certification Statements

To the best of my knowledge and belief, the answers to the questions on this application are true and complete. They are offered to Continental American Insurance Company as the basis for any insurance issued.

If this coverage will replace any existing Aflac individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy via direct bill.

I have considered all of my existing health insurance coverage with Aflac and believe this additional coverage is appropriate for my insurance needs. I further understand that I can contact Aflac at 1-800-992-3522 regarding my individual policy and for assistance in evaluating the suitability of my insurance coverage.

Coverage will not become effective unless you are actively at work on the Certificate Effective Date. If you are not actively at work on that date, coverage will become effective on the date you return to an active work status.

CERTIFICATION: I have read the completed Employee Application/Statement of Insurability and the statements and answers that pertain to me and my spouse* and my children. I certify that these statements and answers are true and complete to the best of my knowledge and belief, and that the statements and answers will be used by the insurance company to determine insurability. I realize any false statement or misrepresentation in the Employee Application/Statement of Insurability that was made with actual intent to deceive Continental American Life Insurance Company may result in loss of coverage under the Certificate. I understand that no insurance will be in effect until my Employee Application/Statement of Insurability is approved and the necessary premium is paid.

I understand and agree that the coverage that I am applying for may have a pre-existing condition exclusion.

I authorize the Group Policyholder to deduct the appropriate dollar amount from my earnings each pay period to pay Continental American Insurance Company the required premium for my insurance.

I certify that I am actively at work.

*Spouse includes Domestic Partner as defined in California Family Code Section 297.

California law prohibits an HIV test from being required or used by health insurance companies as a condition for obtaining health insurance coverage.

Any false statement or misrepresentation that was made in the Employee Application shall not bar the right to recovery under the Certificate unless such statement was made with intent to deceive Continental American Life Insurance Company or unless it materially affected either the acceptance of the risk or the hazard assumed by the Company.

To the best of my knowledge and belief, the answers to the questions on this enrollment site are true and complete.

I understand and agree to apply for insurance through this electronic process. By signing below I affirm that I have read the "Things to Consider About My Insurance Coverage" notice, which has been made available to me on this electronic enrollment site (below). By clicking the "Yes, I Agree" button, I agree to submit my Enrollment Form to Continental American Insurance Company through this electronic process. Your electric signature may appear as a PIN number on any paper copies of this application process Continental American Insurance Company may produce.



Things to Consider About My Insurance Coverage

Aflac's goal is to provide you with outstanding insurance products that offer important financial protection to you and your loved ones in the event of an accident or illness. To best serve our customers, we offer a robust portfolio of products designed to respond to a variety of needs and circumstances.

If you are thinking about replacing one type of policy for another or have recently applied for coverage under a group policy, please be aware that there are important differences between insurance products—specifically group products versus individual products. These differences may affect your coverage. Before making a change to any existing coverage you may have, please make sure to carefully compare the benefits provided by your existing policy and the proposed replacement coverage. Among the items you should consider are the following:

1. If you are currently receiving treatment for an injury or illness, your new coverage will not cover claims for treatment received as a result of injuries or illnesses diagnosed prior to its effective date.
2. If you terminate existing coverage, no benefits will be paid for diagnoses or treatments you receive after the termination date.
3. Benefits of your existing policy and the replacement coverage you're considering may be different, and you may be subject to new waiting periods and/or coverage exclusions due to preexisting conditions. The amount you pay for coverage may also be different.
4. If you terminate an existing policy, you will lose any accrued benefits. Any such accrued benefits cannot be transferred to new coverage.
5. Individual insurance coverage is guaranteed-renewable and cannot be cancelled by your insurance carrier for any reason other than non-payment of premium. If you leave your current job, you can retain your individual insurance coverage by paying the premiums directly to your individual insurance carrier.
6. Group insurance coverage is not guaranteed-renewable. If you leave your current job or organization or if the master policy held by your employer or organization is cancelled, your coverage under your employer's or organization's master policy terminates unless your certificate allows you to continue your coverage and you take the necessary steps to activate that option.

If you are currently covered under an Aflac individual insurance policy and decide to keep it along with this group coverage, please carefully consider your existing individual and group health insurance coverage and make sure this additional coverage is appropriate for your insurance needs.

For assistance or information, call us at 1-800-433-3036.

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 • P.O. Box 427 • Columbia, South Carolina 29201 • 1-800-433-3036 toll-free