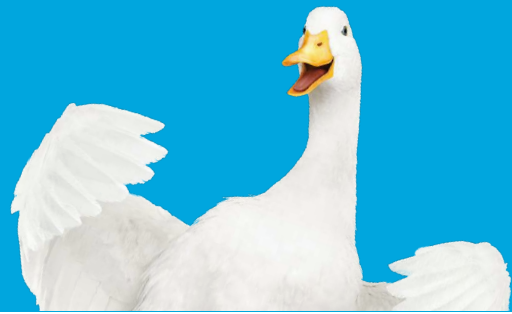


Coverage you can count on

Tier One Insurance Company (Aflac)
Medicare Supplement Insurance



Choices to best fit your lifestyle

When it comes to Medicare Supplement insurance, selecting the right plan is important. Aflac offers several plan options that can help fill some of the gaps in Medicare coverage. You also have the freedom to choose any provider that accepts Medicare, at a convenient location that best meets your needs.

Aflac has been helping provide peace of mind and financial security for more than 65 years. We'll keep our promise to be here for you when you need us most.

The value of peace of mind

Aflac offers Medicare Supplement plans A, F, G and N with varying amounts of coverage. Premiums also vary according to the amount of coverage provided by each plan. A household premium discount is available for eligible applicants — reference the outline of coverage for details. Here are benefits that are included in each plan:

| Covered Benefits | Plan A | Plan F* | Plan G | Plan N |
|---|--------|---------|--------|--------|
| Basic benefits (including hospice care) | ● | ● | ● | ● |
| Part B coinsurance | ● | ● | ● | ●** |
| Part A deductible | | ● | ● | ● |
| Skilled nursing facility coinsurance | | ● | ● | ● |
| Foreign travel emergency care (up to plan limits) *** | | ● | ● | ● |
| Part B excess charges | | ● | ● | |
| Part B deductible | | ● | | |

*Plan F is available for people first eligible for Medicare before 2020 only.

**Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

***Benefit is defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S. Refer to the plan and outline of coverage for details.

About Aflac

Aflac is a Fortune 500 company, helping provide financial protection to millions of policyholders and customers through its subsidiaries in the U.S. and Japan. Our customers choose Aflac because of our commitment to providing them with the confidence that comes from knowing they have assistance in being prepared for whatever life may bring. Aflac's Medicare Supplement insurance is just another way we can be there for you when you need us most.

To apply for a new Aflac Medicare Supplement plan, contact me at: xxx-xxx-xxxx or email@domain.com



PARTNER LOGO FPO



This is a brief product overview for Aflac Medicare Supplement insurance policies AFLMSP22A-OR, AFLMSP22F-OR, AFLMSP22G-OR, and AFLMSP22N-OR. Some plans may be available to qualified consumers under age 65. Plans not available in all states. Benefits/premium rates will vary based on coverage selected. For complete details of benefits, definitions, and exclusions, please carefully read the outline of coverage and policy forms, and refer to the "Guide to Health Insurance for People with Medicare." Aflac Medicare supplement insurance is not connected with or endorsed by the U.S. government or the federal Medicare program. All benefits payable under the policy are based upon Medicare-eligible expenses (as applicable). This is a solicitation of insurance. Contact may be made by an insurance agent or company.

Aflac Medicare Supplement insurance coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and is administered by Aetna Life Insurance Company.

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