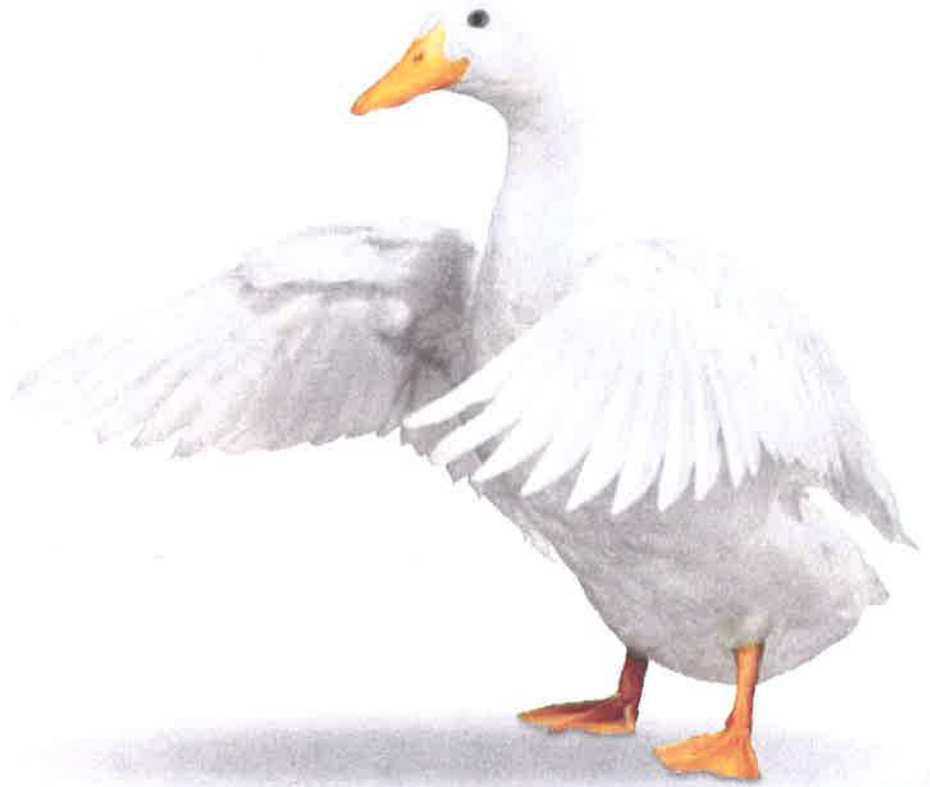


We've got you covered.



PRODUCT OVERVIEW



We've got you under our wing.®

Cal Poly Corporation offers some AFLAC policies to its employees. AFLAC is a supplemental insurance program that, unlike other insurance that pays your doctor, AFLAC pays the employee money if they become ill or are injured. AFLAC information is available online at www.aflac.com.

AFLAC is supplementary insurance that this optional. For more information contact the CPC Representative directly:

Karen Wilson

(805) 423-5671

k_wilson@us.aflac.com

INSURANCE POLICIES*

HIGHLIGHTS

ACCIDENT

Policy Series A36000

In AR, Policies A35B24AR, A35B0FAR, A35100AR through A35400AR. In NY, Policies NY35B24, NY35W24, NY35B0F, NY35W0F, NYR35100 through NYR356800. In OR, Policies A35B24OR, A35B0FOR, A35100OR through A35400OR. In PA, Policies A35B24PA, A35100PA, A35200PA. In VA, Policies A35B24VA, A35B0FVA, A35100VA through A35400VA.

Helps provide a financial cushion if an accident occurs.

CANCER/SPECIFIED-DISEASE

Policy Series A78000 (In NJ, Policy Series A76000)

In AR, Policies A78100AR through A78400AR. In NY, Policies NY76100, NY761ES. In OR, Policies A78100OR through A78400OR. In PA, Policy A76100PA. In VA, Policies A-75100-VA, A-75200-VA, A-75300-VA.

Helps with medical expenses related to cancer treatment.

LUMP SUM CRITICAL ILLNESS

Policy Series A72000

In AR, Policy A72100AR. In NY, Policy NY72100. In OR, Policy A72100ORR. In VA, Policy A72100VA.

Provides a single cash benefit if you're diagnosed or treated for critical illness events.

CRITICAL CARE AND RECOVERY (SPECIFIED HEALTH EVENT)

Policy Series A71000 (Not available in NJ)

In AR, Policies A71100AR, A71200AR. In OR, Policies A71100OR, A71200OR. In PA, Policies A71100PA, A71200PA. In VA, Policies A71100VA, A71200VA.

Helps with the medical expenses related to a covered serious health event.

DENTAL

Policy Series A82000

In AR, Policies A82100AR through A82400AR. In NY, Policies NY82100 through NY82400. In OR, Policies A82100OR through A82400OR. In PA, Policies A82100PAR through A82400PAR. In VA, Policies A82100VA through A82400VA.

A portable, no-deductible plan that offers freedom of choice and no coordination of benefits.

- Emergency Treatment Benefit
- Specific-Sum Injuries Benefit
- Accidental-Death Benefit

- Initial Hospitalization Benefit
- Hospital Confinement Benefit

- Initial Diagnosis Benefit
- Hospital Confinement Benefit
- Radiation and Chemotherapy Benefits
- Surgical/Anesthesia Benefit

- Ambulance, Transportation, and Lodging Benefits
- Cancer Wellness Benefit

- Pays a lump sum benefit up to \$30,000 for a critical illness event: heart attack, stroke, coma, paralysis, major human organ transplant, end-stage renal failure

- Pays a benefit for a recurrence of the same critical illness event or an occurrence of a different critical illness event with no lifetime maximum

- Pays a First-Occurrence Benefit, as well as Hospital Confinement and Continuing Care Benefits, for heart attack, stroke, sudden cardiac arrest, coronary artery bypass

- surgery, end-stage renal failure, major human organ transplant, major third-degree burns, coma, and paralysis

- No network restrictions
- Portable
- Guaranteed-renewable
- Easy to understand

- Pays regardless of any other insurance you may have
- No deductible

We've got you under our wing.

aflac.com | 1.800.99.AFLAC (1.800.992.3522)

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

Coverage is underwritten by American Family Life Assurance Company of Columbus.

In New York, coverage is underwritten by American Family Life Assurance Company of New York.

AFLAC HELPS YOU



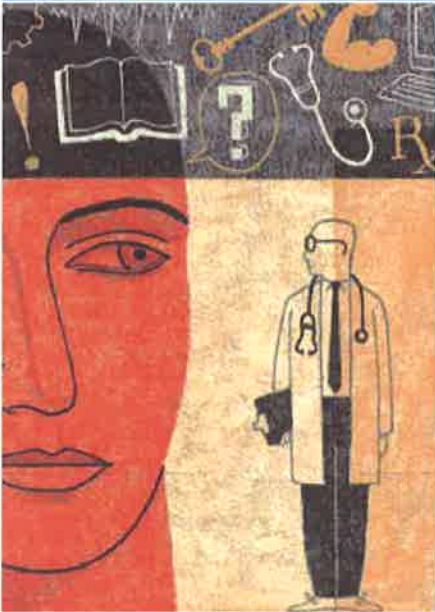
PROTECT YOUR INCOME

Like most people, you probably rely heavily on your paycheck. So, what happens if you get sick or hurt and have to be out of work for an extended period—without your regular income?

Aflac insurance policies offered through your employer can help by paying cash benefits that you can use to help cover rent, groceries, and other daily living expenses while you're out of work.

INSURANCE POLICIES

- Short-Term Disability
- Life



SUPPLEMENT YOUR MAJOR MEDICAL PLAN

You may have major medical insurance through your employer. But in the event of an illness or injury, there may be out-of-pocket medical expenses that aren't covered by your major medical plan. Aflac coverage is designed to help with those too.

And Aflac coverage is also designed to help protect you and your family. So, you can use those cash benefits to help with unexpected medical expenses and daily living expenses.

INSURANCE POLICIES

- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Dental
- Vision



HOLD ON TO WHAT'S YOURS

If you experience a serious accident or illness, your finances could be impacted. Medical expenses can quickly eat into your savings. Insurance coverage from Aflac lets you protect what you've worked hard for with cash benefits to help cover the costs of everyday life.

INSURANCE POLICIES

- Accident
- Cancer/Specified-Disease
- Lump Sum Critical Illness
- Specified Health Event