

Aflac Hospital Indemnity

How the Aflac Group Hospital Indemnity plan can help.

It provides financial assistance to enhance your current coverage. It may help avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover.

Like transportation and meals for family members, help with child care, or time away from work, for instance.

The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Successor Insured Benefit



Benefits Overview	BENEFIT AMOUNT
<p>HOSPITAL ADMISSION BENEFIT per confinement (once per covered sickness or accident per calendar year for each insured) Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury or covered sickness. We will not pay benefits for confinement to an observation unit, or for emergency room treatment or outpatient treatment.</p> <p>Aflac will not pay benefits for admission of a newborn child following his birth; however, they will pay for a newborn's admission to a Hospital Intensive Care Unit if, following birth, he is confined as an inpatient as a result of a covered accidental injury or covered sickness (including congenital defects, birth abnormalities, and/or premature birth).</p>	\$2,000
<p>HOSPITAL CONFINEMENT per day (maximum of 31 days per confinement for each covered sickness or accident for each insured) Payable for each day that an insured is confined to a hospital as an inpatient as the result of a covered accidental injury or covered sickness. If we pay benefits for confinement and the insured becomes confined again within six months because of the same or related condition, we will treat this confinement as the same period of confinement. This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury, more than one covered sickness, or a covered accidental injury and a covered sickness.</p>	\$200
<p>HOSPITAL INTENSIVE CARE BENEFIT per day (maximum of 10 days per confinement for each covered sickness or accident for each insured)</p> <p>Payable for each day when an insured is confined in a Hospital Intensive Care Unit because of a covered accidental injury or covered sickness. We will pay benefits for only one confinement in a Hospital's Intensive Care Unit at a time. Once benefits are paid, if an insured becomes confined to a Hospital's Intensive Care Unit again within six months because of the same or related condition, we will treat this confinement as the same period of confinement.</p> <p>This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$200

How It Works:

Aflac Group Hospital Indemnity coverage is selected	Aflac Group Hospital Indemnity plan pays: \$2400
The insured has a high fever and goes to the emergency room	
The physician admits the insured into the hospital	
The insured is released after two days	
Amount payable was generated based on benefit amounts for: Hospital Admission (\$2,000) and Hospital Confinement (\$200 per day).	

DISCLAIMER: This is a brief description of coverage and is not a contract. Read your group certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your employer or by reaching out to our Customer Service Center. Benefits, terms, and conditions may vary by state.

This brochure is subject to the terms, conditions, and limitations of Policy Series In Texas, C80100TX

Coverage Tier	Semi-Monthly Premium
Employee	\$14.80
Employee and Spouse	\$28.60
Employee and Child(ren)	\$22.54
Employee and Family	\$36.32

Aflac can help ease the financial stress of surviving a critical illness.

- It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.
- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

Base Benefits		Reimbursement
Heart Attack (Myocardial Infarction)		100%
Sudden Cardiac Arrest		100%
Coronary Artery Bypass Surgery		100%
Major Organ Transplant*		100%
Bone Marrow Transplant (Stem Cell Transplant)		100%
Kidney Failure (End-Stage Renal Failure)		100%
Stroke (Ischemic or Hemorrhagic)		100%
Type I Diabetes		100%
Coma		100%
Loss of Hearing		100%
Loss of Sight		100%
Loss of Speech		100%
Paralysis		100%
Cancer Benefits		Reimbursement
Cancer (Internal or Invasive)		100%
Non-Invasive Cancer		25%
Skin Cancer		\$1000 per calendar year
Metastatic Cancer		25%
Health Screening Benefit		Reimbursement
Health Screening (payable for employee and spouse only)		\$50
Health Screening (payable for dependent children)		100% of the Health Screening amount
Payable per calendar year		1

*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant

Employee Semi-Monthly Rates			
Age	\$10,000	\$20,000	\$30,000
18-24	\$1.71	\$3.42	\$5.13
25-29	\$2.23	\$4.45	\$6.68
30-34	\$3.07	\$6.14	\$9.21
35-39	\$3.94	\$7.88	\$11.82
40-44	\$5.38	\$10.77	\$16.15
45-49	\$6.72	\$13.44	\$20.16
50-54	\$11.18	\$22.35	\$33.53
55-59	\$13.86	\$27.72	\$41.57
60-64	\$19.66	\$39.32	\$58.97
65+	\$36.83	\$73.65	\$110.47
Spouse Age	\$5,000	\$10,000	\$15,000
18-24	\$0.86	\$1.71	\$2.57
25-29	\$1.13	\$2.26	\$3.39
30-34	\$1.54	\$3.07	\$4.61
35-39	\$1.97	\$3.94	\$5.91
40-44	\$2.69	\$5.38	\$8.08
45-49	\$3.36	\$6.72	\$10.08
50-54	\$5.59	\$11.18	\$16.77
55-59	\$6.93	\$13.86	\$20.79
60-64	\$9.83	\$19.66	\$29.49
65+	\$18.41	\$36.83	\$55.24



How Coverage Works:

Employee picks desired coverage amount.

If you choose to cover your spouse as well, coverage is 50% of the amount employee elects.