

HOSPITAL ADVANTAGE

Help make your employees' hospital stays more manageable.

Whether it's a planned visit or unexpected, a trip to the hospital is never a simple matter — there are responsibilities and unexpected expenses to manage. While we can't take all the uncertainty out of hospital stays, Aflac Hospital Advantage can help make some of the unexpected costs of hospital stays more manageable for your employees.



Help your employees with costs that may not be covered by major medical plans.

Aflac Hospital Advantage pays cash benefits directly to your employees¹ to help with out-of-pocket expenses. It helps employees focus less on bills and more on getting better by helping pay for groceries, rent or mortgage, bills and more:

- Copays and deductibles
- Transportation and ambulance costs
- Emergency room and doctor visits
- Medical diagnostics and imaging
- Rehabilitation facilities

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac²
- **Cash benefits** paid directly to your employees to use as they see fit
- **No deductibles**, lifetime maximums or price increases due to age

FACT NO. 1

\$10,700

the average cost for a hospital stay in the US.³

FACT NO. 2

58%

of employees would not be able to cover unexpected out-of-pocket medical bills of more than \$1,000.⁴

Help them have a plan ready for the unexpected costs of hospital stays.

As health care costs continue to rise, it's easy to see why the Aflac Hospital Advantage insurance policy makes sense for your employees — and your business.

This information refers to benefit ranges for Policy Series A49000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Hospital Advantage benefits⁵

BENEFIT	DESCRIPTION
Hospital Confinement	Pays \$500-\$3,000 when a covered person requires hospital confinement for 23 or more hours and a charge is incurred.
Hospital Short-Stay	Pays \$50-\$100 when a covered person receives treatment in a hospital, including an observation room or an ambulatory surgical center, for a period of less than 23 hours and a charge is incurred.
Medical Diagnostic and Imaging	If option selected, pays \$150 per calendar year when a covered person requires one of the following exams and a charge is incurred: CT scan, MRI, EEG, thallium stress test, myelogram, angiogram, or arteriogram.
Surgical	If option selected, pays \$50-\$1,000 based on the Schedule of Operations listed in the policy and a charge is incurred.
Daily Hospital Confinement	If option selected, pays \$50-\$100 per day for the period of hospital confinement when a covered person requires hospital confinement and a charge is incurred.
Invasive Diagnostic Exams	If option selected, pays \$100 when a covered person requires one of the approved exams and a charge is incurred: arthroscopy, bronchoscopy, colonoscopy, cystoscopy, gastroscopy, laparoscopy, laryngoscopy, sigmoidoscopy, or esophagoscopy.
Hospital Emergency Room	Pays \$50-\$100 when a covered person receives treatment in a hospital emergency room, including triage, and a charge is incurred.
Physician Visit	If option selected, pays \$25 when a covered person incurs a charge for a physician visit.
Rehabilitation Facility	Pays \$50-\$100 per day when a covered person is confined in a hospital and is transferred to a bed in a rehabilitation facility and a charge is incurred.
Ambulance	If option selected, pays \$100 for ground ambulance transportation and \$1,000 for air ambulance transportation to or from a hospital and a charge is incurred.
Hospital Intensive Care Unit Confinement	If option selected, pays \$50-\$100 per day for the period of hospital intensive care unit confinement when a covered person requires hospital intensive care unit confinement and a charge is incurred.
Waiver of Premium	Monthly premiums will be waived during a continued period of hospital confinement for the named insured only.
Continuation of Coverage	Monthly premiums will be waived for up to two months if all conditions are met.

¹ Unless otherwise assigned.

² One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim[®] process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018.

³ "The 35 most expensive reasons you might have to visit a hospital in the US — and how much it costs if you do." Business Insider, March 1, 2018. <https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2>. Accessed 10/17/18.

⁴ 2018 Aflac WorkForces Report, a study conducted by Lightspeed on behalf of Aflac.

⁵ This is a brief product overview only. Benefit amounts shown are ranges for Levels 1-6. Benefit payout varies according to coverage level selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations and exclusions.

In Arkansas, Policies A49100AR-A49400AR and A4910HAR. In Idaho, Policies A49100ID-A49400ID and A4910HID. In New Jersey, Policies A49100NJ-A49200NJ and A4910HNJ. In New York, Policies NY49100-NY49400 and NY4910H. In Oklahoma, Policies A49100OK-A49400OK and A4910HOK. In Oregon, Policies A49100OR-A49400OR and A4910HOR. In Pennsylvania, Policies A49100PA-A49400PA and A4910HPA. In Texas, Policies A49100TX-A49400TX and A4910HTX. In Virginia, Policies A49100VAR-A49400VAR and A4910HVAR

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. WWHQ | 1932 Wynnton Road | Columbus, GA 31999