

AFLAC GROUP HOSPITAL INDEMNITY INSURANCE PLAN

Policy Series CA8500-MP



The plan that can help cover expenses and protect your savings.

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And though you may have major medical insurance, your plan may only pay a portion of what your entire stay entails.

That's how the Aflac group supplemental hospital indemnity insurance plan can help.

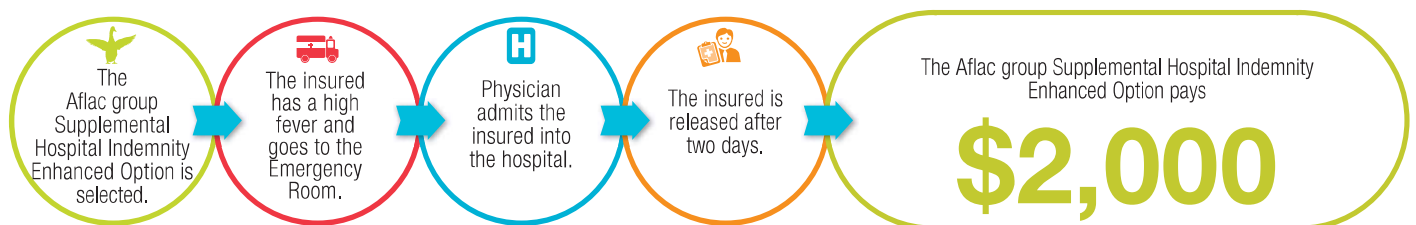
It provides financial assistance to enhance your current coverage. So you can avoid dipping into savings, or having to borrow to cover out-of-pocket-expenses health insurance was never intended to cover. Like transportation and meals for family members, help with child care or time away from work, for instance.

In addition to providing you with cash benefits (unless otherwise assigned) during a covered hospitalization, Aflac's group supplemental hospital indemnity plan has been designed with much more in mind, such as:

- **No deductibles.**
- **No networks, which means you can be treated at the hospital of your choice.**
- **No precertification.**



How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,500), and Hospital Confinement (\$250 per day).

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the plan for complete details, definitions, limitations, and exclusions.

For more information call 1.800.433.3036, or visit aflacgroupinsurance.com.

Benefits Overview

	BASIC OPTION	ENHANCED OPTION
<p>HOSPITAL ADMISSION</p> <p>This benefit is paid when a Covered person is admitted to a hospital and confined as a resident bed patient because of injuries received in a covered accident or because of a covered sickness. To receive this benefit for injuries received in a covered accident, an insured must be admitted to a hospital within six months of the date of the covered accident.</p> <p>We will not pay benefits for confinement to an observation unit, for emergency room treatment, or for outpatient treatment. We will pay this benefit once for a period of confinement. We will pay this benefit only once for each covered accident or covered sickness. If an insured is confined to the hospital because of the same or related injury or sickness, we will not pay this benefit again.</p> <p>Residents of Massachusetts are not eligible for Hospital Admission Benefit amounts in excess of \$500.</p>	<p>\$1,000 per admission</p>	<p>\$1,500 per admission</p>
<p>HOSPITAL CONFINEMENT (up to 180 days per confinement)</p> <p>This benefit is paid when a Covered Person is confined to a hospital as a resident bed patient because of a Covered Sickness or as the result of injuries received in a Covered Accident. To receive this benefit for Injuries received in a Covered Accident, the Covered Person must be confined to a hospital within six months of the date of the Covered Accident.</p> <p>This benefit is payable for only one hospital confinement at a time even if caused by more than one Covered Accident, more than one Covered Sickness, or a Covered Accident and a Covered Sickness.</p>	<p>\$150 per day</p>	<p>\$250 per day</p>
<p>HOSPITAL INTENSIVE CARE (30 day maximum for any one period of confinement.)</p> <p>This benefit is paid when a Covered Person is confined in a hospital intensive care unit because of a Covered Sickness or due to an Injury received from a Covered Accident. To receive this benefit for injuries received in a Covered Accident, the Covered Person must be admitted to a hospital intensive care unit within six months of the date of the Covered Accident.</p> <p>We will pay benefits for only one confinement in a hospital intensive care unit at a time, even if it is caused by more than one Covered Accident, more than one Covered Sickness, or a Covered Accident and a Covered Sickness. If we pay benefits for confinement in a hospital intensive care unit and a Covered Person becomes confined to a hospital 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>\$150 per day</p>	<p>\$250 per day</p>

What you need, when you need it.

Group supplemental hospital indemnity insurance pays cash benefits that you can use any way you see fit.

