

Aflac Supplemental Insurance Policies



Why Aflac?

- One Day PaySM applies to claims submitted online by 3 p.m. ET Monday through Friday*
- Cash benefits paid directly to you, unless otherwise assigned
- Benefits paid regardless of any other insurance you may have
- No deductibles or copayments
- Freedom to choose any provider
- Policy is portable (with certain stipulations)

Hospital Confinement Indemnity¹ Series A49000 (TX only)

No matter how good your major medical insurance is, when you're hospitalized for an injury or illness there will probably be medical expenses and out-of-pocket costs that aren't covered. A hospital confinement indemnity insurance policy from Aflac provides cash benefits to use as you see fit. The benefits are predetermined and paid regardless of any other insurance you have, and you have a choice of applying for basic to extensive hospitalization insurance. Whether you want a plan that provides hospitalization benefits only, or one that also addresses diagnostic procedures and ambulance transportation, Aflac can help.

Benefits

- Hospital confinement
- Hospital emergency room
- Rehabilitation Facility
- Hospital Short Stay (including observation room and ambulatory surgical center)
- Physician visits (Option 2 only)

View video to learn more: aflac.com/videos/hospital

Hospital Confinement Indemnity (Ages 18-75) Bi-Weekly Rates		
Coverage Type	Option One	Option Two
Individual	\$9.56	\$13.39
Insured/Spouse	\$13.52	\$21.65
One-Parent Family	\$12.74	\$20.02
Two-Parent Family	\$15.21	\$24.57

Important Fact

51%**

of the nation's health expenditures are the result of the combined cost of hospital care and physician/clinical services

**Martin A.B. et al., "Growth in U.S. Health Spending Remained Slow in 2010; Health Share of Gross Domestic Product Was Unchanged From 2009," Health Affairs, 2012.

*Accident Advantage plan may take up to 4 days.

One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Processing time is based on business days after all required documentation needed to render a decision is received & no further validation and/or research is required. Individual Company Statistic, 2015. Policies may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected. A grace period of 31 days will be granted for the payment of each premium falling due after the first premium. During the grace period, this policy shall continue in force.

¹ Policies A49100TX-A49400TX and A4910HTX.