

# Hospital Confinement Indemnity Accident Cancer Care Critical Illness

Underwritten by:

American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



# Aflac Supplemental Insurance Policies



## Why Aflac?

- Most claims processed in about 4 business days\*
- 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 Indemnity 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
- Physician visits (Option 2 only)

View video to learn more: [aflac.com/videos/hospital](http://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

The average hospital adjusted expenses, per inpatient day in 2010 were

**\$1,910\*\***

\* YE 2013, Aflac Company Statistics.

\*\* AHA Annual Surveys. Copyright 2011 by Health Forum LLC, an affiliate of the American Hospital Association.

## Accident Series A35000 (TX only)



After an accident, you may have expenses you've never considered. Can your finances handle them? In addition, your regular bills, such as the mortgage or rent, car payments and utility bills don't stop when you're recuperating from an accident. It's reassuring to know that an accident insurance policy from Aflac can be there for you through the many stages of care, from the initial emergency treatment or hospitalization, to follow-up treatments or physical therapy.

### Benefits

- Wellness
- Hospital confinement
- Follow-up treatment
- Emergency treatment
- Physical therapy

View video to learn more: [aflac.com/videos/accident](http://aflac.com/videos/accident)

Accident (Ages 18-70)	
Coverage Type	Bi-Weekly Rates
Individual	\$13.26
Insured/Spouse	\$17.68
One-Parent Family	\$19.96
Two-Parent Family	\$25.16

### Important Fact

Every hour about

# 4,440

medically consulted injuries occur.\*

\* Injury Facts, 2011 Edition, National Safety Council.

## Cancer Care Series A78000 (TX only)

Chances are you know someone who's been affected, directly or indirectly, by cancer. You also know the toll it's taken on them — physically, emotionally, and financially. Aflac's Cancer Care insurance policies pay cash benefits upon initial diagnosis of a covered cancer, with a variety of other benefits payable throughout cancer treatment. You can use these cash benefits to help pay out-of-pocket medical expenses, the rent or mortgage, groceries, or utility bills — the choice is yours.

### Benefits

- Cancer wellness
- Hospital confinement
- Radiation therapy
- Surgical/anesthesia
- Injected and oral chemotherapy
- Skin cancer surgery

View video to learn more: [aflac.com/videos/cancer](http://aflac.com/videos/cancer).

Cancer Care (Ages 18-75)	
Coverage Type	Bi-Weekly Rates
Individual	\$15.86
Insured/Spouse	\$26.98
One-Parent Family	\$15.86
Two-Parent Family	\$26.98

### Important Fact

About

# 1,638,910

new cancer cases were expected to be diagnosed in 2012.\*\*

\*\* Cancer Facts and Figures, 2012, American Cancer Society, p.1

# Lump Sum Critical Illness

## Series A73000 (TX only)



With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year,\* Aflac's Lump Sum Critical Illness insurance policy can help with the treatment costs of these illnesses and health events. More importantly, the policy helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills.

### Why Aflac Lump Sum Critical Illness may be the right choice for you:

- We now offer the option of guaranteed-issue\*\* lump sum critical illness coverage. That means no medical questionnaire is required.
- A lump sum benefit is paid directly to you upon diagnosis of having had a critical illness event.
- Your dependent children are covered at no additional cost.
- Benefits include a Subsequent Critical Illness Event Benefit with no lifetime maximum if you have a recurrence or another critical illness later in life.
- There are no deductibles, copayments, or network restrictions—you choose your own medical treatment provider.
- HSA compatible option available.

### Critical illness events covered by the Lump Sum Critical Illness policy include:

- Coma
- End-Stage Renal Failure
- Heart Attack
- Major Human Organ Transplant\*\*\*
- Paralysis
- Stroke

### Important Fact

About every

# 40 seconds

someone in the United States has a stroke.\*

Lump Sum Critical Illness (Ages 18-70) Bi-Weekly Rates		
Individual / One-Parent Family		
Ages	Tobacco	Non-Tobacco
18-24	\$2.86	\$2.21
25-29	\$3.58	\$2.47
30-34	\$4.94	\$3.25
35-39	\$6.76	\$4.42
40-44	\$8.78	\$5.72
45-49	\$10.73	\$6.96
50-54	\$12.55	\$8.13
55-59	\$14.17	\$9.23
60-70	\$16.58	\$10.86

Lump Sum Critical Illness (Ages 18-70) Bi-Weekly Rates		
Individual + Spouse / Two-Parent Family		
Ages	Tobacco	Non-Tobacco
18-24	\$4.94	\$3.58
25-29	\$5.98	\$4.03
30-34	\$8.06	\$5.27
35-39	\$10.73	\$6.96
40-44	\$13.52	\$8.71
45-49	\$16.51	\$10.60
50-54	\$19.89	\$12.74
55-59	\$23.21	\$14.95
60-70	\$28.34	\$18.40

Individual coverage is underwritten by American Family Life Assurance Company of Columbus.

This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent. The rates shown are the current rates and are subject to change.

\* Heart Disease and Stroke Statistics, 2012 Update, American Heart Association.

\*\* Subject to eligibility requirements.

\*\*\*Not covered on HSA compatible plan.