

# Group Hospital Indemnity Plan

## Benefit Summary

The Aflac Group Hospital Indemnity Plan provides cash benefits *directly to employees* (unless otherwise assigned) that help pay for some of the costs—medical and nonmedical—associated with a covered hospital stay due to a sickness or accidental injury

### Hospitalization Benefits

#### Hospital Admission

Payable when an insured is admitted to a hospital as an inpatient because of a covered accidental injury or because of a covered sickness. Not payable for confinement to an observation unit, or for emergency room treatment or outpatient treatment. The Hospital Admission benefit is payable once per calendar year.

#### Hospital Confinement

Payable for each day that an insured is confined to a hospital as an inpatient as the result of a covered accidental injury or because of a 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

## Plan Description

### Features & Plan Provisions

<b>Benefit Amounts</b>	See Premium Rates and Plan Benefits for available options.
<b>Coverage</b>	Available for all family members. Spouse-only and Child-only coverage is not available
<b>Guaranteed Issue Amounts</b>	Guaranteed-issue coverage is offered to all eligible applicants during the initial enrollment and for new hires thereafter. At the anniversary date, late enrollees are eligible to enroll on a guaranteed-issue basis.
<b>Pre-Existing Condition Exclusion</b>	None
<b>Pregnancy Limitation</b>	None
<b>Benefit Reductions</b>	No reduction at any age
<b>Portability/Continuation</b>	Standard
<b>Issue Ages</b>	Employee - 18+   Spouse - 18+   Children - Under age 26



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## Benefit Options

Option 1	
<b>Hospital Admission (per confinement)</b> Once per covered sickness or accident per calendar year	<b>\$1,500</b>
<b>Hospital Confinement (per day)</b> Maximum confinement period: 5 days per covered sickness or covered accident	<b>\$50</b>
Coverage	Monthly Premium
Employee	\$15.48
Employee and Spouse	\$32.12
Employee and Child(ren)	\$23.98
Family	\$40.62

Option 2	
<b>Hospital Admission (per confinement)</b> Once per covered sickness or accident per calendar year	<b>\$2,500</b>
<b>Hospital Confinement (per day)</b> Maximum confinement period: 5 days per covered sickness or covered accident	<b>\$50</b>
Coverage	Monthly Premium
Employee	\$23.30
Employee and Spouse	\$50.14
Employee and Child(ren)	\$36.80
Family	\$63.64

Option 3 (Recommended)	
<b>Hospital Admission (per confinement)</b> Once per covered sickness or accident per calendar year	<b>\$3,000</b>
<b>Hospital Confinement (per day)</b> Maximum confinement period: 5 days per covered sickness or covered accident	<b>\$200</b>
Coverage	Monthly Premium
Employee	\$27.70
Employee and Spouse	\$59.64
Employee and Child(ren)	\$43.70
Family	\$75.64

## Limitations and Exclusions

We will not pay for loss due to:

**War** - voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.

**Racing** - riding in or driving any motor-driven vehicle in a race, stunt show or speed test in a professional or semi-professional capacity.

**Illegal Occupation** - voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.

**Sports** - participating in any organized sport in a professional or semi-professional capacity.

**Custodial Care** - this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.

**Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.**

**Elective Abortion** - an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.

**Cosmetic Surgery**, except when due to

**Reconstructive surgery**, when the service is related to or follows surgery resulting from a covered accidental injury or a covered sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child.

**Congenital defects in newborns**

