

# Aflac Group Hospital Indemnity

## INSURANCE PLAN 1

Even a small trip to the hospital can have a major impact on your finances.

Here's a way to help make your visit a little more affordable.



**Aflac**<sup>®</sup>

We've got you under our wing.<sup>®</sup>

# AFLAC GROUP HOSPITAL INDEMNITY INSURANCE PLAN 1

Policy Series CAI8500CO



## 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 for 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.**



### Understanding the facts can help you decide if the Aflac group Supplemental Hospital Indemnity plan makes sense for you.

#### FACT NO. 1

# 52%

HOSPITAL CARE AND PHYSICIAN/CLINICAL SERVICES  
COMBINED ACCOUNT FOR OVER HALF OF THE NATION'S  
HEALTH EXPENDITURES.<sup>1</sup>

#### FACT NO. 2

# \$2,157

IS THE AVERAGE COST PER INPATIENT DAY FOR A  
HOSPITAL STAY.<sup>2</sup>

<sup>1</sup>National Center for Health Statistics. Health, United States, 2013: With Special Feature on Prescription Drugs. Hyattsville, MD. 2014.

<sup>2</sup>State Health Facts, Kaiser Family Foundation, 2015. <http://www.statehealthfacts.org>

## Here's why the Aflac group supplemental Hospital Indemnity plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our group supplemental Hospital Indemnity plan is just another innovative way to help make sure you're well protected under our wing.

But it doesn't stop there, having group supplemental Hospital Indemnity insurance from Aflac means that you will have added financial resources to help with medical costs or ongoing living expenses.

### The Aflac group supplemental hospital indemnity plan benefits:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Emergency Room / Physician Benefit

### Features:

- Benefits are paid directly to you unless you choose otherwise.
- Coverage is available for you, your spouse, and dependent children.
- Coverage is portable. That means you can take it with you if you change jobs or retire (with certain stipulations).
- Fast claims payment. Most claims are processed in about four days.

### How it works



Amount payable was generated based on benefit amounts for: Hospital Emergency Room Visit (\$50), Hospital Admission (\$250), and Hospital Confinement (\$150 per day).

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

**For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit [aflacgroupinsurance.com](http://aflacgroupinsurance.com).**

## Benefits Overview

### PLAN 1

#### HOSPITAL CONFINEMENT

(up to 180 days per confinement)

This benefit is paid when a hospital confines a covered person as a resident bed patient. An injury or covered sickness must cause the confinement. Payment is subject to any elimination period. To receive this benefit for an Injury, the covered person must be confined to a hospital within six months of the date of the covered accident.

The hospital confinement benefit is payable for a maximum of 180 days for any one covered sickness or covered accident. The hospital confinement benefit is payable for only one hospital confinement at a time, even if more than one covered accident, covered sickness, or both cause the confinement.

If a covered person is not confined to the hospital for a full month, we will pay benefits on a daily basis. This benefit is payable up to 180 days per confinement.

**\$150**  
per day

#### HOSPITAL INTENSIVE CARE

(30 day maximum for any one period of confinement.)

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.

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.

**\$150**  
per day

#### SURGICAL AND ANESTHESIA BENEFIT

This benefit is paid when a Covered Person has surgery performed by a physician due to an Injury received in a Covered Accident or because of a Covered Sickness. If two or more surgical procedures are performed at the same time through the same or different incisions, only one benefit, the largest, will be provided. Surgical and anesthesia benefits are available subject to plan definitions and the surgical schedule. (The anesthesia benefit will be 25 percent of the surgical benefit performed.)

Surgery up to  
**\$1,500**;  
Anesthesia up to  
**\$375**

#### HOSPITAL EMERGENCY ROOM/PHYSICIAN BENEFIT

We will pay this benefit for Physician's charges, laboratory fees, X-rays, injections, and medications. If an insured is injured in a Covered Accident or has treatment as the result of a Covered Sickness, he will receive the following:

\$50 - Physician (per visit)

\$25 - Laboratory fees (per visit)

\$50 - X-ray (per visit)

\$25 - Injections/medications (per visit)

Not to exceed a maximum of \$50 per visit.

Up to a maximum of  
**\$50** per visit

Maximum **\$250** per Insured  
per calendar year

Maximum **\$1,000** per Family  
per calendar year

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LIMITATIONS AND EXCLUSIONS

# HOSPITAL INSURANCE

WHAT IS NOT COVERED, AND TERMS YOU NEED TO KNOW

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## LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

### EXCLUSIONS

**We will not pay benefits for loss caused by Pre-Existing Conditions.**

**We will not pay benefits for loss contributed to, caused by, or resulting from:**

- War – participating in war or any act of war, declared or not, or participating in the armed forces of or contracting with any country or international authority. We will return the prorated premium for any period not covered by this certificate when you are in such service.
- Suicide – committing or attempting to commit suicide, while sane.
- Self-Inflicted Injuries – injuring or attempting to injure yourself intentionally.
- Traveling – traveling more than 40 miles outside the territorial limits of the United States, Canada, Mexico, Puerto Rico, the Bahamas, Virgin Islands, Bermuda, and Jamaica.
- Racing – Riding in or driving any motor-driven vehicle in a race, stunt show, or speed test.
- Aviation – operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those which are not motor-driven.
- Intoxication – being legally intoxicated, or being under the influence of any narcotic, unless such is taken under the direction of a physician.
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job.
- Sports – participating in any organized sport: professional or semiprofessional.
- Custodial Care. This is care meant simply to help people who cannot take care of themselves.
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including complications.
- Services performed by a relative.
- Services related to sex change, sterilization, in vitro fertilization, or reversal of a vasectomy or tubal ligation.
- Elective abortion.
- Treatment, services, or supplies received outside the United States and its possessions or outside Canada.
- Dental services or treatment.
- Cosmetic surgery, except when due to medically necessary reconstructive plastic surgery.
- Mental or emotional disorders without demonstrable organic disease.
- Alcoholism, drug addiction, or chemical dependency.
- Injury or sickness covered by workers' compensation.
- Routine physical exams and rest cures.

### PRE-EXISTING CONDITION LIMITATION

**Pre-Existing Condition** is a sickness or physical condition that resulted in the insured's receiving medical advice or treatment within the 12-month period before his effective date.

We will not pay benefits for any loss or injury that is caused by, contributed to, or resulting from a pre-existing condition if that pre-existing condition started within 6 months of an insured's effective date.

We will not reduce or deny a claim for benefits for loss caused by a pre-existing condition that starts after 6 months from an insured's effective date.

Pregnancy is a pre-existing condition if conception was before the effective date of a certificate and will therefore not be covered. However, pregnancy will be covered like any other sickness when the date of conception is after the insured's effective date of coverage.

If a certificate is issued as a replacement for a certificate previously issued under the plan, then the pre-existing condition limitation provision of the new certificate applies only to any increase in benefits from the prior certificate. Any remaining period of pre-existing condition limitation of the prior certificate would continue to apply to the prior level of benefits.

**Treatment** is the consultation, care, or services provided by a physician. This includes receiving diagnostic measures and taking prescribed drugs and medicines.

### FRAUD WARNING

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

### TERMS YOU NEED TO KNOW

**You and Your** – Refer to an employee as defined in the Plan.

**Spouse** – means your wife, husband or partner of a civil union who is between the ages of 18 and 64.

**Dependent Children** – means your natural children, step-children, legally adopted children, or children placed for adoption, who are younger than age 26.

Your natural children will be covered from the moment of live birth. No notice or additional premium is required if the Dependent Children Benefit Rider is already in force. Newborn children are not covered from the time of birth unless Dependent Children Benefit Rider coverage is already in force and effective prior to birth. Coverage on dependent children will terminate on the child's 26th birthday.

If you or your Spouse either has instituted proceedings for an adoption or has entered a decree of adoption, that Child will be automatically covered from birth. A decree of adoption must be entered within one year from the date proceedings were instituted, unless extended by order of the court. Also, you or your Spouse must continue to have legal custody of the Child.

The above age of 26 will not apply if any Child is 1. incapable of self-sustaining employment because of mental or physical handicap; and 2. dependent on a parent(s) for support.

You must furnish proof of this incapacity and dependency to the Company within 31 days after the Child's 26th birthday.

**Covered Person** – If the certificate is issued as: Individual coverage, the Covered Person means you; Employee/Spouse coverage, Covered Person means you and your legal spouse; Single Parent Family coverage, Covered Person means you and your covered dependent children as defined in the applicable rider, that have been accepted for coverage; Family coverage, Covered Person means you and your spouse and covered dependent children, as defined in the applicable rider, that have been accepted for coverage.

**Injury or Injuries** – A bodily injury caused solely by an accident. Injury includes all complications of and all injuries from the same accident.

**Covered Accident** – An accident, that first occurs on or after the insured's effective date, while the insured's certificate is in force, and which is not specifically excluded.

**Sickness** – An illness, infection, disease or any other abnormal condition, which is not caused solely by or the result of an Injury.

**Covered Sickness** – An illness, infection, disease, or any other abnormal physical condition which is not caused solely by or the result of any Injury which occurs while the certificate is in force; and was not treated or for which a Covered Person did not receive advice within 12 months before the Effective Date of his/her coverage; and is not excluded by name or specific description in the certificate.

**Doctor or Physician** – A person, other than yourself, or a member of your immediate family, who is licensed by the state to practice a healing art; performs services which are allowed by his or her license; and performs services for which benefits are provided by the certificate.

**A hospital is not** a nursing home; an extended care facility; a convalescent home; a rest home or a home for the aged; a place for alcoholics or drug addicts; or a mental institution.

**A hospital intensive care unit is not any of the following step-down units:** a progressive care unit; a sub-acute intensive care unit; an intermediate care unit; a private monitored room; a surgical recovery room; an observation unit; or any facility not meeting the definition of a hospital intensive care unit as defined in the certificate.

**Effective Date** – The date as shown in the Certificate Schedule if you are on that date actively at work for the policyholder. If not, the certificate will become effective on the next date you are actively at work as an eligible employee. The certificate will remain in effect for the period for which the premium has been paid. The certificate may be continued for further periods as stated in the plan. The certificate is issued in consideration of the payment in advance of the required premium and of your statements and representations in the application. A copy of your application will be attached and made a part of the certificate. The certificate, on its Effective Date, automatically replaces any certificate or certificates previously issued to you under the plan.

**Individual Termination** – Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force.

**Portable Coverage** – Your coverage may be continued with certain stipulations. See certificate for details.

**Continental American Insurance Company is not aware of whether you receive benefits from Medicare, Medicaid, or a state variation. If you or a dependent are subject to Medicare, Medicaid, or a state variation, any and all benefits under this plan could be assigned. This means that you may not receive any of the benefits in the plan. As a result, please check the coverage in all health insurance policies you already have or may have before you buy this insurance to verify the absence of any assignments or liens.**

**Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.**

**We've got you  
under our wing.®**

**[aflacgroupinsurance.com](http://aflacgroupinsurance.com) || 1.800.433.3036**

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The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies. This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form Series CAI8500CO.

