

Aflac Hospital Advantage

HOSPITAL CONFINEMENT INDEMNITY INSURANCE

We can't take all the uncertainty out of your hospital stay, but we can help make some of the costs a little more manageable.



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Policy Series A49000

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The Aflac Hospital Advantage insurance policy: Designed to help with those out-of-pocket expenses not covered by your major medical plan.

Did you know that hospital care and clinical services account for a little over half of the health care expenditures in the nation?*

Even if it's planned, a trip to the hospital can be a little intimidating. And while we can't take all the uncertainty out of your stay, Aflac can help make some of the unexpected costs as a result of it a bit more manageable.

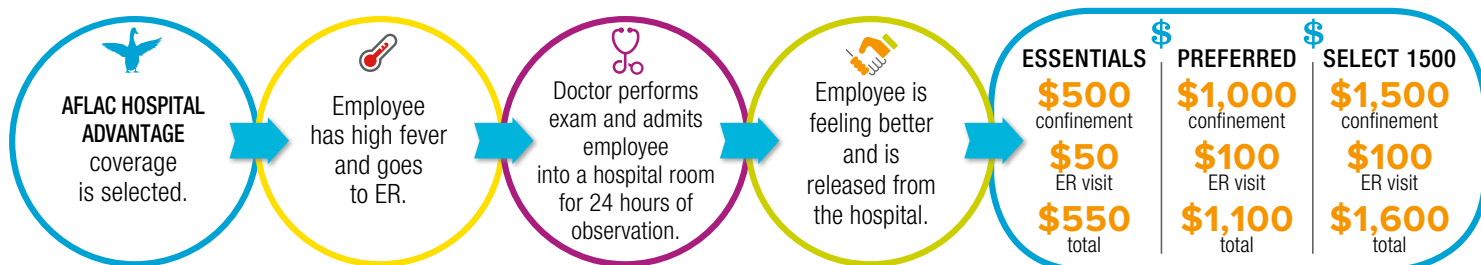
With the Aflac Hospital Advantage policy, benefits are paid directly to you, unless specified otherwise, to help with those out-of-pocket hospital expenses that may not be fully covered by your major medical plan, such as:

- ▶ Transportation and ambulance costs
- ▶ Emergency room and doctors' visits
- ▶ Medical diagnostics and imaging
- ▶ Rehabilitation facilities

As health care costs continue to rise, it's easy to see why the Aflac Hospital Advantage insurance policy makes sense.



how it works



The above example is based on a scenario for Essentials, Preferred, and Select 1500 levels of coverage. Benefits may vary by state, benefit option, and level of coverage selected.

The policy has limitations and exclusions that may affect benefits payable. This folder is for illustrative purposes only and is not intended for use as a stand-alone advertisement. Please refer to the brochure insert(s) for information on policy benefits, limitations, and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

Understanding the facts can help you understand the thinking
behind the Aflac Hospital Advantage Insurance Policy:

FACT NO. 1

\$16,421

IS THE AVERAGE FACILITY PRICE FOR A HOSPITAL STAY
IN 2012.¹

FACT NO. 2

49%

OF EMPLOYEES HAVE LESS THAN \$1,000 ON HAND TO PAY
OUT-OF-POCKET MEDICAL EXPENSES.²

¹Health Care Cost Institute (2012). Health Care Cost and Utilization Report 2012, Accessed on January 2, 2013, from <http://www.healthcostinstitute.org/files/2012report.pdf>.

²2014 Aflac Workforces Report.



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**This brochure is for a hospital confinement indemnity policy providing limited benefits.
Benefits provided are supplemental and are not intended to cover all medical expenses.**

**For more information about the policy benefits, limitations, and exclusions,
please contact your Aflac insurance agent/producer for details.**

Underwritten by:
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