

## AFLAC HOSPITAL ADVANTAGE Hospital Confinement Indemnity Insurance

This insert page is to be used with Policy Series A49000, Options 3 and 4 only. This page must accompany the Hospital Advantage brochures, Options 3 and 4 only.

### Surgical Benefit

Aflac will pay you according to the benefits in the Schedule of Operations below when, due to a covered sickness or injury, a covered person has a surgical operation, including a vaginal or cesarean delivery, performed in a hospital or an ambulatory surgical center and a charge is incurred.

If any operation for the treatment of the covered sickness or injury is performed other than those listed, Aflac will pay an amount comparable to the amount shown in the Schedule of Operations for the operation most nearly similar in severity and gravity. **Only one benefit is payable per 24-hour period for surgery, even though more than one surgical procedure may be performed. The highest eligible benefit will be paid. Exams covered under the Invasive Diagnostic Exams Benefit are not payable under this benefit. The Surgical Benefit and the Invasive Diagnostic Exams Benefit are not payable on the same day. The highest eligible benefit will be paid. No lifetime maximum.**

**IMPORTANT: Surgical Benefits are not payable for surgery performed in a physician's or dentist's office, a clinic, or other such location.**

### SCHEDULE OF OPERATIONS

<b>BONE</b>		Exploratory laparotomy.....	\$300
Bone marrow biopsy		Appendectomy .....	200
or aspiration .....	\$100	Colostomy .....	200
Removal of knee cartilage .....	150	ERCP.....	200
Total knee replacement.....	500	Vagotomy .....	300
Total hip replacement.....	750	Partial colectomy .....	400
		Colectomy.....	600
<b>BRAIN</b>		Colectomy with ileostomy .....	600
Burr holes not followed		Cholecystectomy .....	600
by surgery.....	300	Esophagectomy .....	750
Ventriculoperitoneal shunt.....	500	Gastrectomy	
Exploratory craniotomy .....	700	Partial.....	500
Excision of brain tumor.....	1,000	Total .....	1,000
Hemispherectomy .....	1,000		
		<b>EAR/NOSE</b>	
<b>BREAST</b>		Tympanotomy .....	100
Incisional biopsy.....	100	Adenoidectomy .....	150
Needle biopsy .....	100	Myringotomy .....	100
Breast reduction .....	300	Myringoplasty.....	150
Lumpectomy .....	200	Mastoidectomy	
Stereotactic biopsy .....	100	Simple .....	150
Axillary node dissection .....	150	Radical.....	300
Partial mastectomy.....	300	Tonsillectomy with or without	
Breast reconstruction .....	500	adenoids.....	150
Mastectomy			
Simple.....	300	<b>EYE</b>	
Radical .....	600	Cataract .....	\$200
<b>DIGESTIVE</b>			

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Enucleation .....	500	Mandibulectomy .....	400
Corneal transplant .....	750	Organ transplant.....	1,000
<b>GYNECOLOGIC</b>		Vasectomy .....	150
Dilation & curettage (D&C) .....	100	<b>PANCREAS</b>	
Vaginal delivery.....	200	Jejunostomy.....	200
Cesarean delivery .....	200	Pancreatectomy.....	500
Hysterectomy		Whipple procedure.....	1,000
Partial.....	450	<b>SKIN</b>	
Total.....	775	Biopsy .....	50
Vulvectomy		Excision of lesion of skin	
Partial .....	200	Without flap or graft.....	100
Radical.....	300	With flap or graft .....	300
<b>HEART</b>		<b>SPINE</b>	
Insertion of pacemaker.....	200	Discectomy .....	500
Angioplasty		Fusions.....	750
One vessel .....	500	Laminectomy .....	500
Two vessels.....	750	<b>THYROID</b>	
Coronary artery with graft .....	1,000	Biopsy .....	150
Replacement of aortic		Thyroidectomy	
or mitral valve .....	1,000	One lobe.....	200
<b>LARYNX</b>		Two lobes .....	500
Tracheostomy .....	100	<b>URINARY</b>	
Laryngectomy .....	500	Biopsy prostate.....	100
Laryngectomy with radical		Hydrocele.....	100
neck dissection.....	1,000	Cystotomy.....	200
<b>LIVER</b>		Orchiectomy	
Needle biopsy .....	100	(unilateral, bilateral) .....	200
Wedge biopsy .....	150	Biopsy of kidney.....	400
Resection of liver .....	750	TUR bladder .....	300
<b>LUNGS</b>		TUR prostate.....	300
Needle biopsy .....	200	Prostatectomy, radical.....	750
Thoracotomy.....	400	Cystectomy (bladder)	
Pneumonectomy.....	750	Partial.....	500
Wedge resection of lung.....	500	Complete.....	750
Lobectomy .....	750	Nephrectomy .....	750
<b>LYMPHATIC</b>			
Biopsy lymph node .....	100		
Splenectomy .....	300		
Lymphadenectomy (bilateral).....	500		
<b>MISCELLANEOUS</b>			
Foot surgery .....	150		
Repair of hernia .....	250		
Carpal tunnel release			
(one hand or two) .....	100		
Fractures			
Open reduction .....	\$250		

**Refer to the policy and accompanying brochure for complete details, definitions, limitations, and exclusions.**