

SURGICAL BENEFIT

AFLAC New York will pay benefits according to the Schedule of Operations when a covered person has a surgical operation performed for a covered sickness in a hospital or ambulatory surgical center. Only one benefit is payable per 24-hour period for surgery even though more than one surgical procedure may be performed. We will pay the highest eligible benefit. Benefits are not payable for cosmetic or elective surgery that is not due to sickness. Surgical Benefits are not payable for surgery performed in a doctor's or dentist's office, clinic or other such location. Surgery performed but not listed in the Schedule of Operations will be paid according to the amount shown for the operation most similar in severity and gravity. **No lifetime maximum.**

SCHEDULE OF OPERATIONS

BONE

Bone marrow biopsy	
or aspiration	\$100
Arthroscopy	150
Removal of knee cartilage.....	150
Total knee replacement.....	500
Total hip replacement.....	750

BRAIN

Burr holes not followed	
by surgery	300
Ventriculoperitoneal shunt.....	500
Exploratory craniotomy.....	700
Excision brain tumor	1,000
Hemispherectomy.....	2,000

BREAST

Incisional biopsy	100
Needle biopsy	100
Breast reduction.....	300
Lumpectomy	300
Stereotactic biopsy	300
Axillary node dissection.....	475
Partial mastectomy	475
Breast reconstruction	625
Mastectomy	
Simple	625
Radical.....	925

DIGESTIVE

Colonoscopy	100
Esophagoscopy	100
Exploratory laparotomy	100
Gastroscopy.....	100

DIGESTIVE (con't.)

Sigmoidoscopy	100
Appendectomy.....	200
Colostomy.....	300
ERCP	300
Vagotomy.....	300
Partial colectomy	400
Colectomy.....	600
Colectomy with ileostomy	600
Cholecystectomy.....	625
Esophagectomy.....	750
Gastrectomy	
Partial.....	750
Total.....	1,200

EAR/NOSE

Myringoscopy	100
Tympanotomy.....	100
Adenoidectomy.....	150
Myringoplasty	150
Mastoidectomy	
Simple.....	150
Radical.....	300
Tonsillectomy with or without	
adenoids.....	300

EYE

Cataract	200
Enucleation	500
Corneal transplant.....	750

GYNECOLOGIC

Dilation & curettage (D&C).....	150
Vaginal delivery	300
Caesarean delivery	400

GYNECOLOGIC (con't.)

Hysterectomy	
Partial.....	400
Vaginal.....	450
Vulvectomy	
Partial.....	450
Radical.....	900
Abdominal hysterectomy with or without tubes and ovaries	775

HEART

Insertion of pacemaker.....	200
Angioplasty	
One vessel.....	500
Two vessels.....	750
Coronary artery with graft.....	1,000
Replacement of aortic or mitral valve.....	1,000

LARYNX

Laryngoscopy with biopsy.....	100
Tracheostomy.....	200
Laryngectomy	500
Laryngectomy with radical neck dissection	1,000

LIVER

Needle biopsy.....	125
Wedge biopsy.....	300
Resection of liver	750

LUNGS

Needle biopsy.....	200
Bronchoscopy with biopsy	250
Thoracostomy.....	300
Thoracotomy.....	400
Pneumonectomy.....	750
Wedge resection of lung.....	1,200
Lobectomy.....	1,500

LYMPHATIC

Biopsy lymph node	150
Splenectomy	300
Lymphadenectomy (bilateral).....	800

MISCELLANEOUS

Foot surgery	150
Repair of hernia.....	250
Carpal tunnel release (one hand or two).....	250
Cleft lip repair.....	250
Club foot repair	250
Partial mandibulectomy (for TMJ).....	250
Mandibulectomy	400
Cleft palate repair	400
Organ transplant.....	2,000

PANCREAS

Jejunostomy	750
Pancreatectomy	1,000
Whipple procedure	2,000

SPINE

Cordotomy	450
Laminectomy	750

THYROID

Biopsy	150
Thyroidectomy	
One lobe.....	450
Two lobes.....	800

URINARY

Biopsy prostate.....	100
Hydrocele.....	100
Cystoscopy	125
Arteriovenous shunt/fistula	200
Cystotomy.....	200
Orchiectomy (unilateral, bilateral)	300
Biopsy of kidney	400
TUR bladder	475
TUR prostate	475
Prostatectomy, radical.....	750
Nephrectomy	1,500
Cystectomy	
Partial.....	800
Complete	1,400