This brochure is for a policy that provides limited benefits health insurance ONLY. The policy does NOT provide Medicare Supplement insurance, long term care insurance, nursing home insurance only, home care insurance only, or nursing home and home care insurance as defined by the New York State Department of Financial Services.

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

Underwritten by:
American Family Life Assurance Company of New York
22 Corporate Woods Boulevard, Suite 2 | Albany, New York 12211
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?¹

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 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 New York.

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.

**FACT NO. 1**

$16,421

Was 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

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²2014 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 2014.
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Understanding the facts can help you understand the thinking behind the Aflac Hospital Advantage Insurance Policy.

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.

FACT NO. 1
WAS THE AVERAGE FACILITY PRICE FOR A HOSPITAL STAY IN 2012.1

FACT NO. 2
OF EMPLOYEES HAVE LESS THAN $1,000 ON HAND TO PAY OUT-OF-POCKET MEDICAL EXPENSES.


22014 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 2014

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