

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS
Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999
A Stock Company

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Aflac Choice

SUPPLEMENTAL HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

We've been dedicated to helping provide
peace of mind and financial security
for more than 60 years.



THE POLICY IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

AFLAC CHOICE

SUPPLEMENTAL HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

Policy B40100PA; Riders B40050 and B40051PA



Your benefits. Your way.

Like most Americans, you may feel that financial well-being isn't much of a reality these days. With inflation and health care costs on the rise, consumers of all incomes may be struggling to make ends meet. And since health insurance was never really designed to cover all the costs of medical care, an unplanned visit to the hospital could leave you with unexpected medical bills, only adding to financial struggles.

Aflac Choice offers a wide variety of options so you can customize hospital benefits based on your unique needs and budget - to help with out-of-pocket expenses associated with doctor visits, hospitalizations, and mental health treatment, including counseling and urgent care.¹

Here's how Aflac can help

Aflac pays you cash to help with the expenses not covered by health insurance, so you can worry less about making ends meet when you're left with unexpected medical bills.

Why Aflac Choice may be right for you

- It's customizable. You choose the plan that's right for you based on your specific needs.
- Guaranteed-issue options available—that means there is no medical questionnaire required.²
- We pay cash directly to you (unless otherwise assigned)—not the doctor or hospital.



¹ The Extended Benefits Rider pays a benefit for visits (including telemedicine) to a physician, psychologist or urgent care center.

² Subject to certain conditions.

Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned, for covered hospital expenses. We provide you with financial resources to help you overcome some of the unexpected expenses associated with a visit to the hospital, giving you less to worry about so you can focus your energy on getting better.

How it works

AFLAC CHOICE SUPPLEMENTAL HOSPITAL CONFINEMENT INDEMNITY INSURANCE - OPTION 1

POLICYHOLDER FEELS A SHARP PAIN
IN HIS RIGHT SIDE AND DECIDES TO
VISIT HIS URGENT CARE CLINIC FOR CARE.



DOCTOR DIAGNOSES APPENDICITIS, SENDS
PATIENT TO HOSPITAL BY AMBULANCE.



PATIENT HAS LAB TEST AND DIAGNOSTIC EXAM
IN HOSPITAL ER. UNDERGOES SURGERY AND
RELEASED AFTER 3 DAYS.

Choice 1

\$1,600

Aflac Choice Policy

Choice 2

\$2,200

**Policy + Hospital Stay
and Surgical Care Rider**

Choice 3

\$2,010

**Policy + Extended
Benefits Rider**

Choice 4

\$2,610

Policy + Both Riders

The above example is based on four scenarios. **Choice 1 Scenario:** Policyholder has the Aflac Choice policy only; includes a Hospital Admission Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. **Choice 2 Scenario:** Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). **Choice 3 Scenario:** Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). **Choice 4 Scenario:** Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days).

Benefits and/or premiums may vary based on state and benefit option selected. The policy has limitations, exclusions, and pre-existing condition limitations that may affect benefits payable. Riders are available for an additional cost. The policy may contain a waiting period. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations and exclusions.

For more information, ask your insurance agent/producer, call 1.800.992.3522, or visit aflac.com.

Benefits overview Choose the Policy and Riders that Fit Your Needs

| BENEFIT: | DESCRIPTION: | |
|---------------------------------------|--|---|
| HOSPITAL ADMISSION | Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person. | |
| MENTAL ILLNESS FACILITY ADMISSION | Pays \$500; \$1,000; \$1,500; or \$2,000. Payable once per period of mental illness facility confinement, per calendar year, per covered person. | |
| REHABILITATION FACILITY | Pays \$100 per day; limited to 31 days per confinement. Limited to 31 days per calendar year, per covered person. | |
| HOSPITAL EMERGENCY ROOM | Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person. | |
| HOSPITAL SHORT-STAY | Pays \$100 for hospital stays of less than 18 hours. Limited to 2 payments per calendar year, per policy. | |
| WAIVER OF PREMIUM | Yes | |
| OPTIONAL RIDERS: | DESCRIPTION: | |
| EXTENDED BENEFITS RIDER | Physician Visit Benefit: Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center. | |
| | Individual Coverage: Limited to 3 visits per calendar year, per policy. | Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy. |
| | Laboratory Test and X-Ray Benefit: Pays \$35; limited to 2 payments per covered person, per calendar year. Medical Diagnostic and Imaging Exams Benefit: Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies. Ambulance Benefit: Pays \$200 (ground) or \$2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person. | |
| HOSPITAL STAY AND SURGICAL CARE RIDER | Initial Assistance Benefit: Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission. Surgery Benefit: Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person. Invasive Diagnostic Exams Benefit: Pays \$100 for one covered exam, per covered person, per 24-hour period. Hospital Intensive Care Unit Confinement Benefit: Pays \$500 per day, per covered person, for up to 31 days. Daily Hospital Confinement Benefit: Pays \$100 per day, per covered person, for up to 365 days. Daily Mental Illness Facility Confinement Benefit: Pays \$100 per day. Limited to 31 days per period of confinement, per calendar year, per covered person. Second Surgical Opinion Benefit: Pays \$50 once per covered person, per calendar year. | |
| AFLAC PLUS RIDER | Ask your Aflac agent about the Aflac Plus Rider | |

Refer to the outline of coverage and policy for complete benefit details, definitions, limitations and exclusions.

AFLAC CHOICE COVERAGE

American Family Life Assurance Company of Columbus
(herein referred to as Aflac)
Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999
Toll-Free 1.800.99.AFLAC (1.800.992.3522)

SUPPLEMENTAL INSURANCE POLICY
LIMITED BENEFIT, SUPPLEMENTAL HOSPITAL CONFINEMENT INDEMNITY INSURANCE
Outline of Coverage for Policy Form B40100PA

THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.

If you are eligible for Medicare, review the “Guide to Health Insurance for People with Medicare” furnished by Aflac.

- (1) **Read Your Policy Carefully:** This Outline of Coverage provides a very brief description of some of the important features of the policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and Aflac. It is, therefore, important that you READ YOUR POLICY CAREFULLY.
- (2) **Supplemental Hospital Confinement Indemnity Policy** is designed to provide, to persons insured, limited or supplemental coverage in the form of a fixed benefit during periods of hospitalization or care resulting from Sickness or Injury, subject to any limitations set forth in your policy. It does not provide any benefits other than the fixed indemnity for Hospital Confinement or Mental Illness Facility Confinement and any additional benefits described below.
- (3) **Benefits:** Aflac will pay the following benefits, as applicable, for a covered Sickness or Injury that occurs while coverage is in force, subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions, unless indicated otherwise. The term “Hospital Confinement” does not include emergency rooms. Treatment or confinement in a U.S. government Hospital or U.S. government Mental Illness Facility does not require a charge for benefits to be payable.
- A. HOSPITAL ADMISSION BENEFIT:** Aflac will pay \$[] when a Covered Person requires Hospital Confinement for 18 or more hours for a covered Sickness or Injury and a room charge is incurred. This benefit is payable once per Calendar Year, per Covered Person. No lifetime maximum.
- B. MENTAL ILLNESS FACILITY ADMISSION BENEFIT:** Aflac will pay \$[] when a Covered Person requires Mental Illness Facility Confinement for 18 consecutive hours or more for a covered Mental Illness and a room charge is incurred. This benefit is payable once per Period of Mental Illness Facility Confinement, per Calendar Year, per Covered Person. No lifetime maximum.
- C. REHABILITATION FACILITY BENEFIT:** Aflac will pay \$100 per day when a Covered Person is confined in a Hospital and is transferred to a room in a Rehabilitation Facility for treatment of a covered Sickness or Injury and a charge is incurred each day for such treatment. This benefit is limited to 31 days per Period of Hospital Confinement and is limited to a Calendar Year maximum of 31 days, per Covered Person. No lifetime maximum.
- D. HOSPITAL EMERGENCY ROOM BENEFIT:** Aflac will pay \$100 when a Covered Person receives treatment for a covered Sickness or Injury in a Hospital Emergency Room, including triage, and a charge is incurred for such treatment. This benefit is payable twice per Calendar Year, per Covered Person. No lifetime maximum.
- E. HOSPITAL SHORT-STAY BENEFIT:** Aflac will pay \$100 when a Covered Person receives treatment for a covered Sickness or Injury in a Hospital, including an observation room, or an Ambulatory Surgical Center, for a period of less than 18 hours and a charge is incurred for such treatment. This benefit is not payable for treatment received in a Hospital Emergency Room or Urgent Care Center. This benefit is payable twice per Calendar Year, per policy. No lifetime maximum.
- F. WAIVER OF PREMIUM BENEFIT:** Upon written notice, Aflac will waive from month to month any premium(s) falling due during a continued Period of Hospital Confinement or Period of Mental Illness Facility Confinement for the Named Insured only. This benefit will begin after the Period of Hospital Confinement or Period of Mental Illness Facility Confinement for the Named Insured has exceeded 30 consecutive days. When such continued Period of Hospital Confinement or Period of Mental Illness Facility Confinement has ended, premium payments must be resumed. Once premium payments are resumed, any new Period of Hospital Confinement or Period of Mental Illness Facility Confinement must again satisfy the 30-day continued confinement for premiums to be waived.
- If you die and your Spouse becomes the new Named Insured, premiums will start again at the appropriate rate and will be due on the first premium due date after the change. The new Named Insured will then be eligible for this benefit if the need arises.

(4) Optional Benefits:

EXTENDED BENEFITS RIDER: (FORM B40050)

Applied for ☐ Yes ☐ No

Aflac will pay the following benefits, as applicable, for a covered Sickness or Injury that occurs while coverage is in force, subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions, unless indicated otherwise. The term "Hospital Confinement" does not include emergency rooms. Treatment or confinement in a U.S. government Hospital does not require a charge for benefits to be payable.

- A. PHYSICIAN VISIT BENEFIT:** Aflac will pay \$25 when a Covered Person incurs a charge for a visit (including a Telemedicine Visit) to a Physician, Psychologist, or Urgent Care Center. Services must be under the supervision of a Physician or Psychologist. If the Type of Coverage for the policy is Individual, the benefit is limited to three visits per Calendar Year, per policy. If the Type of Coverage is Named Insured/Spouse Only, One-Parent Family, or Two-Parent Family, the benefit is limited to a total of six visits per Calendar Year, per policy. No lifetime maximum.

The Sickness or Injury of a Covered Person is not required for the Physician Visit Benefit to be payable. This benefit is not subject to the Pre-existing Condition Limitations or Limitations and Exclusions section of the policy. No lifetime maximum.

- B. LABORATORY TEST AND X-RAY BENEFIT:** Aflac will pay \$35 when a Covered Person requires, and incurs a charge for, a laboratory test or an X-ray. The laboratory test or X-ray must be performed in a Hospital, Medical Diagnostic Imaging Center, Physician's office, an Urgent Care Center, or an Ambulatory Surgical Center. This benefit is limited to two payments per Covered Person, per Calendar Year. **The Laboratory Test and X-Ray Benefit is not payable for exams listed in the Medical Diagnostic and Imaging Exams Benefit.** No lifetime maximum.

The Sickness or Injury of a Covered Person is not required for the Laboratory Test and X-ray Benefit to be payable. This benefit is not subject to the Pre-existing Condition Limitations or Limitations and Exclusions section of the policy. No lifetime maximum.

- C. MEDICAL DIAGNOSTIC AND IMAGING EXAMS BENEFIT:** Aflac will pay \$150 when a Covered Person requires, and incurs a charge for, one of the following exams: computerized tomography (CT or CAT scan), magnetic resonance imaging (MRI), electroencephalogram (EEG), Sleep Study, thallium stress test, myelogram, angiogram, or arteriogram. These exams must be performed in a Hospital, Medical

Diagnostic Imaging Center, Physician's office, Sleep Center, an Urgent Care Center, or an Ambulatory Surgical Center. This benefit is limited to two payments per Calendar Year, per Covered Person. No lifetime maximum.

- D. AMBULANCE BENEFIT:** Aflac will pay \$200 if, due to a covered Sickness or Injury, a Covered Person requires, and incurs a charge for, ground ambulance transportation to or from a Hospital. If a Covered Person requires, and incurs a charge for, air ambulance transportation to or from a Hospital due to a covered Sickness or Injury, Aflac will pay \$2,000. A licensed professional ambulance company must provide the ambulance service. The Ambulance Benefit is limited to two trips per Calendar Year, per Covered Person. No lifetime maximum.

HOSPITAL STAY AND SURGICAL CARE RIDER: (FORM B40051PA) Applied for ☐ Yes ☐ No

Aflac will pay the following benefits, as applicable, for a covered Sickness or Injury that occurs while coverage is in force, subject to the Pre-existing Condition Limitations, Limitations and Exclusions, and all other policy provisions, unless indicated otherwise. The term "Hospital Confinement" does not include emergency rooms. Treatment or confinement in a U.S. government Hospital or U.S. government Mental Illness Facility does not require a charge for benefits to be payable.

- A. INITIAL ASSISTANCE BENEFIT:** Aflac will pay \$100 when a Covered Person requires a Hospital Admission. This benefit is payable once per Calendar Year, per rider. No lifetime maximum. This benefit is not subject to the Pre-existing Condition Limitations or the Limitations and Exclusions section of the policy. **Payment of this benefit is based solely on a Covered Person's Hospital Admission, as defined in the rider. Any additional benefits that may be due as a result of a Hospital Admission remain subject to the terms of the policy, including any limitations and/or exclusions.**
- B. SURGERY BENEFIT:** Aflac will pay according to the benefits in the Schedule of Operations in the rider when, due to a covered Sickness or Injury, a Covered Person has a surgical procedure, including a vaginal or cesarean delivery, performed in a Hospital or an Ambulatory Surgical Center and a charge is incurred for such surgical procedure. If any surgical procedure 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 surgical procedure most nearly similar in severity and gravity. **The Surgery Benefit is only payable one time per 24-hour period, even though more than one surgical procedure may be performed.**

The highest eligible benefit will be paid. No lifetime maximum.

IMPORTANT: The Surgery Benefit is not payable for surgical procedures performed in a Physician's or dentist's office, a clinic, or other such location.

- C. INVASIVE DIAGNOSTIC EXAMS BENEFIT:** Aflac will pay \$100 when a Covered Person requires one of the following exams, with or without biopsy, and a charge is incurred: arthroscopy, bronchoscopy, colonoscopy, cystoscopy, endoscopy, gastroscopy, laparoscopy, laryngoscopy, sigmoidoscopy, or esophagoscopy. These exams must be performed in a Hospital or an Ambulatory Surgical Center. This benefit is limited to one exam per Covered Person, per 24-hour period. No lifetime maximum.
- D. HOSPITAL INTENSIVE CARE UNIT CONFINEMENT BENEFIT:** Aflac will pay \$500 per day when a Covered Person incurs a room charge for a Period of Hospital Intensive Care Unit Confinement for a covered Sickness or Injury. This benefit is payable in addition to the Hospital Admission Benefit and the Daily Hospital Confinement Benefit. The maximum benefit period for any one Period of Hospital Intensive Care Unit Confinement is 31 days. No lifetime maximum.
- E. DAILY HOSPITAL CONFINEMENT BENEFIT:** Aflac will pay \$100 per day for the Period of Hospital Confinement when a Covered Person requires Hospital Confinement for a covered Sickness or Injury and a room charge is incurred. This benefit is payable in addition to the Hospital Admission Benefit. The maximum benefit period for any one Period of Hospital Confinement is 365 days. No lifetime maximum.
- F. SECOND SURGICAL OPINION BENEFIT:** Aflac will pay \$50 when a charge is incurred for a second surgical opinion by a Physician concerning surgery for a covered Sickness or Injury. This benefit is payable once per Calendar Year, per Covered Person. No lifetime maximum.
- G. DAILY MENTAL ILLNESS FACILITY CONFINEMENT BENEFIT:** Aflac will pay \$100 per day when a Covered Person requires Mental Illness Facility Confinement for 18 consecutive hours or more in a Mental Illness Facility and a room charge is incurred each day for such confinement. This benefit is limited to 31 days per Period of Mental Illness Facility Confinement, per Calendar Year, per Covered Person. No lifetime maximum.
- A. Aflac will not pay benefits for care or treatment that is caused by a Pre-existing Condition, unless the loss occurs 12 months or more after the Effective Date of coverage, or if the loss is within 12 months after the Effective Date of coverage, at your option, you may elect to void the policy from its beginning and receive a full refund of premium, less any benefits paid.**
- B. Aflac will not pay benefits for care or treatment received prior to the Effective Date of coverage.**
- C. Aflac will not pay benefits for any illness, disease, or condition of a Covered Person that is medically evaluated, diagnosed, or treated by a Physician or Mental Health Provider before coverage has been in force 30 days, unless the loss occurs 12 months or more after the Effective Date of coverage.**
- D. Benefits for a covered Sickness for all persons added to the policy (including newborns) are subject to a 30-day waiting period. Aflac will waive the waiting period for newborns conceived on or after the Effective Date of the policy.**
- E. The policy does not cover losses caused by or resulting from:**
1. Giving birth within the first ten months of the Effective Date of coverage; or pregnancy in existence prior to the Effective Date of coverage, including any resulting Complications of Pregnancy or maternal-fetal intervention procedure. For pregnancy beginning on or after the Effective Date of coverage, Complications of Pregnancy are covered to the same extent as a Sickness;
 2. Receiving routine well-baby care for a newborn child;
 3. Using any narcotic (unless administered by a Physician and taken according to the Physician's instructions);
 4. Committing, or attempting to commit, an illegal activity that is defined as a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place); or engaging in any illegal occupation;
 5. Being intoxicated or under the influence of any narcotic, unless administered on the advice of a Physician (the term "intoxicated" refers to that condition as defined by the law of the jurisdiction in which the cause of the loss occurred);
 6. Intentionally self-inflicting a bodily injury, or committing suicide;
 7. Having dental treatment, except as a result of Injury;

(5) Exceptions, Reductions, and Limitations of the Policy (policy is not a daily hospital expense plan):

8. Having cosmetic surgery, except when necessitated by covered Sickness or Injury;
9. Having elective surgery, except when necessitated by covered Sickness or Injury, within the first 12 months of the Effective Date of coverage;
10. Enemy action or act of war, whether declared or undeclared, or actively serving as a member in any of the armed forces of any nation, or units auxiliary thereto, including the National Guard or Reserve; or
11. Actively participating in a riot, insurrection, or terrorist activity.

A "Pre-existing Condition" is an illness, disease, infection, disorder, or condition for which, within the 12-month period before the Effective Date of coverage, medical advice or treatment was recommended or received from a Physician. Care or treatment of a Pre-existing Condition will not be

covered unless the loss occurs 12 months or more after the Effective Date of coverage or, if the loss is within 12 months after the Effective Date of coverage, at your option, you may elect to void the policy from its beginning and receive a full refund of premium, less any benefits paid. The policy does not cover losses caused by or resulting from donating an organ within the first 12 months of the Effective Date of the policy.

- (6) **Renewability:** The policy is guaranteed-renewable for your lifetime by the timely payment of premiums at the rate in effect at the beginning of each term, subject to the Time Limit on Certain Defenses provision. Aflac may change the established premium rate, but only if the rate is changed for all policies of the same form number and premium classification in the state where the policy was issued that are then in force.

RETAIN FOR YOUR RECORDS.

**THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.
THE POLICY ITSELF SHOULD BE CONSULTED TO DETERMINE
GOVERNING CONTRACTUAL PROVISIONS.**

TERMS YOU NEED TO KNOW

COVERED PERSON: Any person insured under the coverage type that you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/spouse only (named insured and spouse), one-parent family (named insured and dependent children), or two-parent family (named insured, spouse and dependent children). Spouse is defined as the person to whom you are legally married and who is listed on your application. Newborn children of any covered person are automatically insured for 30 days from the moment of birth. If coverage is for individual or named insured/spouse only and you desire uninterrupted coverage for a newborn child beyond the first 30 days, you must notify Aflac in writing within 31 days of the child's birth and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due, if any. Coverage will include any other dependent child, regardless of age, who is incapable of self-sustaining employment by reason of mental or physical disability and who became so disabled prior to age 26 and while covered under the policy. Dependent children are your natural children, stepchildren or legally adopted children who are under age 26.

EFFECTIVE DATE: The date(s) coverage begins as shown in the Policy Schedule or any attached endorsements or riders. The effective date is not the date you signed the application for coverage.

HOSPITAL CONFINEMENT: A stay of a covered person confined to a bed in a hospital for 18 or more hours for which a room charge is made. The hospital confinement must be on the advice of a physician, medically necessary, and the result of a covered sickness or injury.

INJURY: An accidental bodily injury sustained by a covered person which is the direct result and independent cause of the loss. An injury must occur on or after the effective date of coverage and while coverage is in force for benefits to be payable. See the Limitations and Exclusions section for injuries not covered by the policy.

MENTAL ILLNESS: A psychiatric or psychological condition including but not limited to the following: schizophrenia; bipolar disorders; depressive disorders; anxiety disorders; eating disorders; post-traumatic stress; and substance and alcohol use disorders.

MENTAL ILLNESS FACILITY CONFINEMENT: A stay of a covered person confined to a mental illness facility for 18 consecutive hours or more for which a room charge is made. The mental illness facility confinement must be the result of a covered mental illness.

PERIOD OF HOSPITAL CONFINEMENT: The number of days a covered person is assigned to and incurs a charge for a room in a hospital. Confinements must begin while coverage under the policy is in force. Hospitalization that begins prior to the end of one calendar year and continues into the next calendar year will be considered one confinement.

PERIOD OF HOSPITAL INTENSIVE CARE UNIT CONFINEMENT: The number of days a covered person is assigned to and incurs a charge for a room in a hospital intensive care unit. Confinements must begin while coverage under the rider is in force. Hospitalization that begins prior to the end of one calendar year and continues into the next calendar year will be considered one confinement.

PERIOD OF MENTAL ILLNESS FACILITY CONFINEMENT: The number of days a covered person is confined to, and incurs a charge for, a room in a mental illness facility. Confinements must begin while coverage is in force. Confinement that begins prior to the end of one calendar year and continues into the next calendar year will be considered one confinement. Confinement not separated by at least 30 days will be considered one confinement.

SICKNESS: An illness, disease, or condition of a covered person, medically evaluated, diagnosed or treated by a physician or mental health provider more than 30 days after the effective date of coverage and while coverage is in force.

ADDITIONAL INFORMATION

An ambulatory surgical center does not include a physician's or dentist's office, a clinic or other such location.

The term hospital does not include a hospice unit, including any bed designated as a hospice bed or a swing bed; a convalescent home; a convalescent, rest, or nursing facility; facilities used primarily for the aged, drug or alcohol rehabilitation and those primarily affording custodial or educational care; or a rehabilitation facility that is not accredited by the Joint Commission on the Accreditation of Hospitals, American Osteopathic Association, or the Commission on Accreditation of Rehabilitation Facilities.

The term hospital confinement does not include confinement in any institution or part thereof used as an emergency room; a psychiatric unit; an extended-care facility; a skilled nursing facility; or care or treatment for persons suffering from mental disease or disorders.

The term hospital intensive care unit does not include units such as telemetry or surgical recovery rooms, postanesthesia care units, progressive care units, intermediate care units, private monitored rooms, observation units located in emergency rooms or outpatient surgery units, step-down intensive care units, or other facilities that do not meet the standards for a hospital intensive care unit.

The term hospital emergency room does not include urgent care centers.

The term mental illness does not include Alzheimer's disease or similar forms of senility or senile dementia. Covered loss resulting from Alzheimer's disease, or similar forms of senility or senile dementia will be covered to the same extent as any other sickness.

The term mental illness facility does not include any institution or part thereof used as a school or a custodial, recreational, or training institution.

The term rehabilitation facility does not include a hospice unit, including: any bed designated as a hospice or a swing bed; a convalescent home; a rest or nursing facility; a psychiatric unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial or educational care or treatment for persons suffering from mental disease or disorders, care for the aged or care for persons addicted to drugs or alcohol.

The term urgent care center does not include hospital emergency rooms.

Admissions into the emergency room of a hospital, admissions for same day surgical procedures or admissions for observation are not considered a hospital admission.

A physician or mental health provider is not you or a member of your immediate family.

The policy does not cover losses caused by or resulting from giving birth within the first ten months of the effective date of coverage; or pregnancy in existence prior to the effective date of coverage, including any resulting complications of pregnancy or maternal-fetal intervention procedure. For pregnancy beginning on or after the effective date of coverage, complications of pregnancy are covered to the same extent as a sickness. Complications of pregnancy do not include any of the following: multiple gestation pregnancy, false labor, occasional spotting, physician prescribed rest during the period of pregnancy, morning sickness, and similar conditions associated with the management of a difficult pregnancy not constituting a classifiably distinct complication of pregnancy. Cesarean deliveries are not considered complications of pregnancy. For pregnancy beginning on or after the effective date of coverage, complications of pregnancy are covered to the same extent as a sickness, subject to the Limitations and Exclusions.





aflac.com || **1.800.99.AFLAC** (1.800.992.3522)

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

