

Availability

Aflac group hospital supplemental indemnity insurance is guaranteed-issue during the initial enrollment. After that, during subsequent annual enrollments, late enrollees are underwritten.

Issue Age

Aflac group hospital indemnity insurance is available for the following issue ages:

Employee: Ages 18-64 (varies by situs state)

Spouse: Ages 18-64 (varies by situs state)

Dependent children up to age 26 years

Features and benefits

Group supplemental hospital indemnity

Features and benefits

Spouse and dependent child coverage Spouse and dependent child benefits are available when the employee applies.

Hospital admission

Within six months of the date of the covered accident; variable benefit allows accounts to change as their needs change, where approved.

Hospital confinement Up to 180 days and within six months of the date of the covered accident

Hospital intensive care 30-day maximum for any period of confinement and within six months of the date of the covered accident.

Surgery and anesthesia

Varies by plan, based on surgical schedule

Anesthesia benefit will be 25% of the surgical provided

Hospital emergency room/physician

Physician visit

Laboratory fees

X-ray

Injections/medications

Well-Baby Care

12 months and under

\$25 per visit/four visits per calendar year

Dependent child coverage required

Out-of-hospital prescription drug Pays a maximum of five prescriptions per year for each individual covered. Amount paid depends on plan chosen.

Not covered:

Therapeutic devices/appliances

Experimental drugs

Drugs, medicines, or insulin used by or administered to a person while confined to a hospital, rest home, extended-care facility, convalescent home, nursing home, or similar institution

Immunization agents, biological sera, blood, or blood plasma

Contraceptive materials, devices, or medications or infertility medication (except where required by law)

Wellness benefit

Pays \$50 once per calendar year when an insured visits a physician and is neither injured nor sick.

Portability option If the certificateholder changes jobs or retires, the certificate will remain with the certificateholder, provided the master policy remains in force and provided we receive the written application and premium within 31 days after the date insurance would otherwise terminate.

No change in premium

Bank draft/direct bill