Aflac Accident Indemnity Advantage

Frequently Asked Questions

What is AFLAC Accident Indemnity Advantage?

AFLAC Accident Indemnity Advantage Insurance pays a schedule of benefits for injuries caused by an on-the-job and off-the-job accident. The plan includes 24 hour benefits coverage for hospitalization, surgery, physical therapy, transportation and lodging, accidental death and dismemberment and more. Benefits are paid directly to the insured, regardless of other coverage.

Who is eligible to participate?

Dartmouth College employees actively at work for a minimum of 20 hours per week and 9 month out of the year, their legal spouse, including common law, same sex and domestic partners, and dependent children under the age of 26 are eligible to participate.

If the insured requires ambulance transportation due to a covered accident, what will the plan pay?

The plan will pay the insured $200 if ambulance transportation is required or $1500 if air ambulance transportation is required.

What does the plan pay if I have a covered accident that requires emergency care?

When a covered person receives care for injuries sustained in a covered accident, the plan will pay $120.

Can I continue coverage if I leave my job?

AFLAC Accident Indemnity Advantage is 100% portable if you change jobs or retire. Premiums will be paid directly to AFLAC.

Is there a Wellness Benefit with this plan?

No, there is not.

Will I need to pay deductibles or copayments to AFLAC?

No, you will not.

Is there a lifetime limit to the claims paid?

No lifetime limit – policy will not terminate based on dollar amount of claims paid.

Does my doctor have to participate in this plan for me to receive benefits?

There are no network restrictions – you choose your own medical care provider.