AFLAC Hospital Protection

*Frequently Asked Questions*

**Why do I need AFLAC Hospital Protection Insurance?**

No matter how good your major medical insurance is, when you're hospitalized for an injury or illness there will probably be medical expenses and out of pocket costs that aren't covered. A hospital protection policy provides cash benefits to use as you see fit. The hospitalization benefits are predetermined and paid regardless of any other insurance you have.

**Who can participate in AFLAC Hospital Protection Insurance?**

Eligible Employees must be actively at work for a minimum of 20 hours per week; eligible employees, and their spouses (legal spouse – including common law, same sex and domestic partner), must be between the ages of 18 and 70; children to age 26.

**What does Guaranteed Issue mean?**

When you are first eligible (during Open Enrollment or during New Hire Enrollment), certain benefit amounts are guaranteed. You do not have to answer health questions to receive this benefit.

**What happens to my coverage if I leave my job?**

This plan is 100% portable if you change jobs or retire. Premiums will be paid directly to AFLAC.

**If I am admitted and confined to the hospital with an illness or injury, what will the benefit pay?**

The first 5 days per calendar year, the plan will pay $500 per day for injury and $400 per day for an illness. In addition, the plan will pay a daily hospital confinement benefit of $100 per day for any one period of hospital confinement.

**Will the plan pay for a pre-existing condition?**

Care or treatment caused by a pre-existing condition will not be covered unless it begins more than six months after the effective date of coverage.

**If I require surgery and use an outpatient facility, will the plan still pay a benefit?**

AFLAC will pay scheduled benefits when a covered person has a surgical operation or an invasive diagnostic exam performed on an outpatient basis is a hospital or ambulatory surgical center.

**If I require a CT scan or MRI, will the plan pay a benefit?**

Yes, AFLAC will pay $150 per calendar year for each covered person when they require a CT scan, MRI, EEG, angiogram or other exam and charges are incurred. This benefit is limited to one payment per calendar year, per covered person.
Is there an Ambulance Benefit with the AFLAC plan?

Yes, AFLAC will pay $100 if, due to a covered sickness or injury, a covered person requires ground ambulance transportation to or from a hospital and a charge is incurred. If air ambulance transportation is required due to a covered sickness or injury and a charge is incurred, AFLAC will pay $1,000. This benefit is limited to two trips per calendar year, per covered person.

Is there a Wellness Benefit?

Yes, after the policy has been in force for 12 months, AFLAC will pay $50 if you or any one family member undergoes routine examinations or other preventive testing during the following policy year. Exams covered are annual physicals, mammograms, ultrasounds, blood screenings and others.

What is the Waiver of Premium Benefit?

AFLAC will waive from month to month, for the named insured only, any premiums falling due during their hospitalization.