

## Aflac's Hospital Plan

**Coverage** Available for all family members  
Spouse-only and Child-only coverage is not available

**Guaranteed Issue Amounts**

Guaranteed-issue coverage is offered to all eligible applicants during the initial enrollment and for new hires thereafter. At the group's first anniversary, late enrollees are not eligible to enroll on a guaranteed-issue basis.

**Enrollment Assumptions** Enrollments take place once each 12-month period. Late enrollees cannot enroll outside of an annual enrollment period.

**Requirement for Group Billing** To establish group billing, 25 distinct individuals must be paying premiums

**Payment Method** Payroll Deducted

**Pre-existing Condition Exclusion** None

**Pregnancy Limitation** None

**Waiting Period** There is no waiting period

### Plan Benefits

*(Benefit provisions may vary by situs state)*

**Hospital Admission (per confinement)**

Once per covered sickness or accident per calendar year \$1,000

**Hospital Confinement (per day)**

Maximum confinement period: 31 days per covered sickness or covered accident \$150

**Hospital Intensive Care (per day)**

Maximum confinement period: 10 days per covered sickness or covered accident \$150

**Intermediate Intensive Care Step-Down Unit (per day)**

Maximum confinement period: 10 days per covered sickness or covered accident \$75

**Health Screening Benefit**

Payable once per calendar year per insured. \$50 (Example -5 people in family you would receive \$250.00/yr for wellness)



## Critical Illness

**Spouse Coverage** Up to 50% of the face amount elected by the employee

**Child Coverage** Up to 50% of the face amount elected by the employee (no charge for children)

**Guaranteed Issue Amounts**

**Employee:** Up to \$30,000

**Spouse:** Up to \$15,000

**Payment Method** Payroll Deducted

**Pre-existing Condition Exclusion** None for first year enrollees of product offered for 12/1/2020

**Waiting Period** There is no waiting period

**Benefit Reductions** No reduction at any age

**Additional Diagnosis:** 6 consecutive months

**Reoccurrence:** 6 consecutive months

*(an insured must always be in complete remission and 12 months treatment-free to be eligible for the cancer benefit)*

**Issue Ages**

**Employee:** 18+

**Spouse:** 18+

**Children:** Under age 26

**Termination Age** None

**Certificate Effective Date** Coverage is effective on the billing effective date of 12/1/2020

## Plan Benefits

**Heart Attack (Myocardial Infarction) 100%**

**Sudden Cardiac Arrest 100%**

**Coronary Artery Bypass Surgery 25%**

**Major Organ Transplant\* 100%**

**Bone Marrow Transplant (Stem Cell Transplant) 100%**

**Kidney Failure (End-Stage Renal Failure) 100%**

**Stroke (Ischemic or Hemorrhagic) 100%**

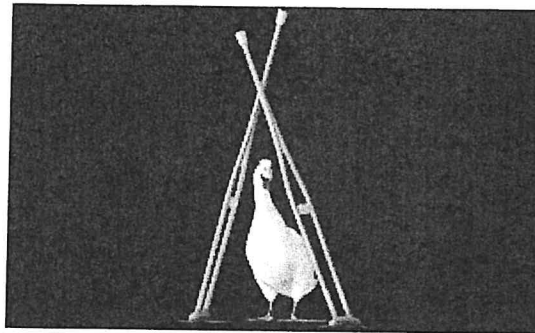
*\*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant*

**Cancer (Internal or Invasive) 100%**

**Non-Invasive Cancer 25%**

**Skin Cancer \$250 per calendar year**

**Health Screening (payable for employee and spouse only) \$50 per calendar year**



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### Aflac Group accident insurance features and benefits

24-hour coverage	Coverage is available at any time, whether you are on the job or off the job.
Unlimited claims	There's no limit on the number of claims a certificateholder can file.
Wide range of benefit coverage	Available for more than 50 covered events, including the following: <ul style="list-style-type: none"><li>• Ambulance</li><li>• Emergency room treatment</li><li>• Chiropractic and Alternative Therapies</li><li>• Pain Management</li><li>• Prosthesis Repair/Replace</li><li>• Wellness</li></ul>
Spousal and dependent coverage	Spouse and dependent child are available when the employee applies.
Payroll deduction	Premiums are paid by convenient payroll deduction.
No coordination of benefits	If the certificate holder meets the benefit requirements, the full benefit amount is paid directly, regardless of any other insurance (unless otherwise assigned).
Portability option	<ul style="list-style-type: none"><li>• Certificate holders can retain coverage at the same rates if employment status changes (stipulations apply).</li><li>• Coverage can be continued through bank draft or direct billing as long as the master policy stays in force</li></ul>

### How group accident insurance works

Aflac group accident insurance provides benefits for many costs associated with an accidental injury, regardless of any existing employer-sponsored health care benefits.

The plan pays benefits that can be used for medical and non-medical expenses following a covered accidental injury.

## AFLAC INSURANCE RATES

Accident Rates Semi-Monthly	
Employee	\$9.75
Employee & Spouse	\$15.46
1 Parent Family	\$20.02
2 Parent Family	\$25.73

Hospital Rates Semi-Monthly	
Employee	\$10.63
Employee & Spouse	\$20.24
1 Parent Family	\$16.37
2 Parent Family	\$25.98

### Critical Illness Rates

Employee Non-Tobacco Semi-Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$1.85	\$2.98	\$4.12	\$5.24	\$6.38	\$7.51
30-39	\$2.65	\$4.59	\$6.53	\$8.47	\$10.41	\$12.35
40-49	\$4.64	\$8.55	\$12.47	\$16.38	\$20.30	\$24.21
50-59	\$8.46	\$16.21	\$23.95	\$31.69	\$39.43	\$47.18
60 +	\$15.70	\$30.68	\$45.66	\$60.65	\$75.63	\$90.61

Spouse Non-Tobacco Semi-Monthly Premiums						
Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$1.28	\$1.85	\$2.42	\$2.98	\$3.54	\$4.12
30-39	\$1.69	\$2.65	\$3.63	\$4.59	\$5.57	\$6.53
40-49	\$2.68	\$4.64	\$6.59	\$8.55	\$10.51	\$12.47
50-59	\$4.58	\$8.46	\$12.33	\$16.21	\$20.07	\$23.95
60 +	\$8.21	\$15.70	\$23.19	\$30.68	\$38.18	\$45.66

Employee Tobacco Semi-Monthly Premiums						
Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
18-29	\$2.37	\$4.03	\$5.69	\$7.35	\$9.00	\$10.66
30-39	\$3.84	\$6.96	\$10.08	\$13.18	\$16.30	\$19.42
40-49	\$6.98	\$13.25	\$19.51	\$25.78	\$32.05	\$38.31
50-59	\$13.38	\$26.03	\$38.70	\$51.36	\$64.03	\$76.68
60 +	\$24.29	\$47.87	\$71.45	\$95.02	\$118.59	\$142.18

Spouse Tobacco Semi-Monthly Premiums						
Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
18-29	\$1.54	\$2.37	\$3.20	\$4.03	\$4.85	\$5.69
30-39	\$2.28	\$3.84	\$5.36	\$6.96	\$8.52	\$10.08
40-49	\$3.85	\$6.98	\$10.12	\$13.25	\$16.38	\$19.51
50-59	\$7.04	\$13.38	\$19.71	\$26.03	\$32.37	\$38.70
60 +	\$12.50	\$24.29	\$36.08	\$47.87	\$59.66	\$71.45

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