

# Aflac Accident Advantage

ACCIDENTAL MEANS-ONLY INSURANCE  
WITH A WELLNESS BENEFIT – OPTION 3

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



**THE POLICY IS DESIGNED TO SUPPLEMENT A MAJOR  
MEDICAL PROGRAM. IT DOES NOT CONSTITUTE  
COMPREHENSIVE HEALTH INSURANCE COVERAGE  
AND DOES NOT SATISFY THE REQUIREMENT OF  
MINIMUM ESSENTIAL COVERAGE UNDER THE  
AFFORDABLE CARE ACT.**

**Aflac** SmartClaim®  
**One Day Pay**™

# AFLAC ACCIDENT ADVANTAGE

ACCIDENTAL MEANS-ONLY INSURANCE  
WITH A WELLNESS BENEFIT – OPTION 3

Policy Series A36000



## Be Prepared for Life's Unexpected Mishaps

Accidents can happen at any time. You could suffer an accidental injury while you are working around the house or walking into work. Or your child may get injured at basketball practice. When an accident happens, it can be costly. Even with major medical insurance, there may be out-of-pocket expenses that you'll have to pay.

In the event of an unexpected injury, Aflac can help protect your personal finances. We provide individuals and families affordable insurance that helps with expenses that may not be covered by major medical insurance. Aflac pays cash benefits directly to you (unless you specify otherwise), so you can use the cash for anything you want. Which means uncovered medical expenses won't break the bank if you are injured.

And since we can process your claim quickly, Aflac helps give you the peace of mind knowing you can spend more time recovering and less time worrying about bills.



### The facts say you need the protection of the Aflac Accident Advantage insurance policy:

#### FACT NO. 1

ABOUT **1** OUT OF **8**

PEOPLE SEEK MEDICAL ATTENTION  
FOR AN INJURY.<sup>1</sup>

#### FACT NO. 2

**\$5,600**

THE AVERAGE MEDICAL EXPENSES FOR AN  
ACCIDENTAL INJURY.<sup>1</sup>

<sup>1</sup>Injury Facts, 2015 Edition, National Safety Council.

## Understand the difference Aflac can make in your financial security.

Aflac pays cash benefits for covered accidental injuries directly to you, unless assigned. Your own peace of mind and the assurance that your family will have help financially are powerful reasons to consider Aflac.

The financial impact of an accident is often surprising. Most people have expenses after an accident they never thought of before. From out-of-pocket medical costs to a temporary loss of income, your finances may be strained. If you or a family member suffered an accidental injury, can your finances handle it?

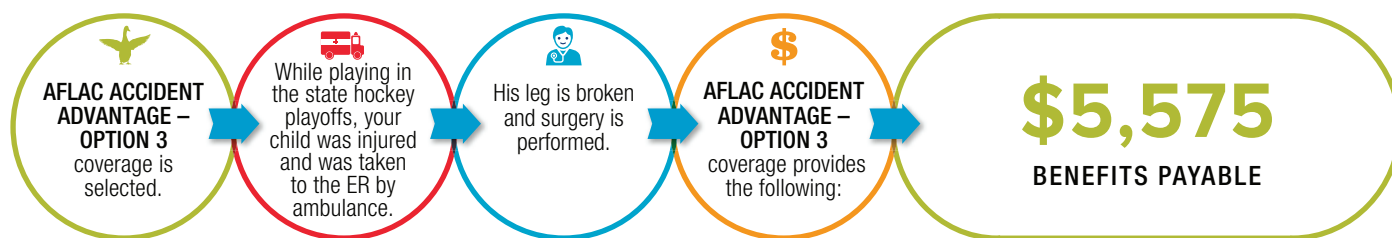
### What does the Aflac Accident Advantage policy include?

- A wellness benefit payable for routine medical exams to encourage early detection and prevention.
- Benefits payable for fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries, and surgical procedures.
- Benefits payable for initial treatment, X-rays, major diagnostic exams, and follow-up treatments.
- Benefits payable for physical, speech, and occupational therapy.
- Daily hospitalization benefits payable for hospital stays, and additional daily benefits paid for stays in a hospital intensive care unit.

### Why Aflac Accident Advantage may be the right choice for you:

- No underwriting questions to answer<sup>2</sup>
- No coordination of benefits—we pay regardless of any other insurance you may have
- No network restrictions—you choose your own health care provider
- Portable—take the plan with you if you change jobs or retire
- 24-hour accident insurance

### How it works



The above example is based on a scenario for the Aflac Accident Advantage – Option 3 that includes the following benefit conditions: Ambulance Benefit of \$200 (ground ambulance transportation); Accident Treatment Benefit of \$205 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of \$1,750 (fractured leg {femur}—open reduction under anesthesia); Initial Accident Hospitalization Benefit of \$1,000; Accident Hospital Confinement Benefit of \$250 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of \$200 (CT scan); Appliances Benefit of \$300 (wheelchair); Therapy Benefit of \$315 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of \$210 (6 follow-up treatments); Family Support Benefit of \$20 (hospitalized for 1 day); Family Lodging Benefit of \$125 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of \$1,000.

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the outline of coverage and policy for complete benefit details, definitions, limitations, and exclusions.

<sup>2</sup>Association and associate-only accounts have one underwriting question.

## AFLAC ACCIDENT ADVANTAGE – OPTION 3 BENEFIT OVERVIEW

BENEFIT NAME	BENEFIT AMOUNT																
INITIAL ACCIDENT HOSPITALIZATION BENEFIT	\$1,000 when admitted for a hospital confinement of at least 18 hours or \$2,000 when admitted directly to an intensive care unit of a hospital for a covered accident, per calendar year, per covered person																
ACCIDENT HOSPITAL CONFINEMENT BENEFIT	\$250 per day, up to 365 days per covered accident, per covered person																
INTENSIVE CARE UNIT CONFINEMENT BENEFIT	Additional \$400 per day for up to 15 days, per covered accident, per covered person																
ACCIDENT TREATMENT BENEFIT	Payable once per 24-hour period and only once per covered accident, per covered person Hospital emergency room with X-ray: \$205 Hospital emergency room without X-ray: \$175 Office or facility (other than a hospital emergency room) with X-ray: \$155 Office or facility (other than a hospital emergency room) without X-ray: \$125																
AMBULANCE BENEFIT	\$200 ground ambulance transportation or \$1,500 air ambulance transportation																
BLOOD/PLASMA/PLATELETS BENEFIT	\$200 once per covered accident, per covered person																
MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT	\$200 per calendar year, per covered person																
ACCIDENT FOLLOW-UP TREATMENT BENEFIT	\$35 for one treatment per day (up to a max of 6 treatments), per covered accident, per covered person																
THERAPY BENEFIT	\$35 for one treatment per day (up to a max of 10 treatments), per covered accident, per covered person																
APPLIANCES BENEFIT	Benefits are payable for the medical appliances listed below: Back brace: \$300      Wheelchair: \$300      Walker: \$100 Body jacket: \$300      Leg brace: \$125      Walking boot: \$100 Knee scooter: \$300      Crutches: \$100      Cane: \$25 Payable once per covered accident, per covered person																
PROSTHESIS BENEFIT	\$800 once per covered accident, per covered person																
PROSTHESIS REPAIR OR REPLACEMENT BENEFIT	\$800 once per covered person, per lifetime																
REHABILITATION FACILITY BENEFIT	\$150 per day																
HOME MODIFICATION BENEFIT	\$3,000 once per covered accident, per covered person																
ACCIDENT SPECIFIC-SUM INJURIES BENEFITS	Pays benefits for the treatments listed below: <b>DISLOCATIONS</b> ..... \$100–\$3,750 <b>BURNS</b> ..... \$125–\$12,500 <b>SKIN GRAFTS</b> ..... 50% of the burns benefit amount paid for the burn involved <b>EYE INJURIES</b> Surgical repair..... \$300 Removal of foreign body by a physician .. \$65 <b>LACERATIONS</b> Not requiring sutures ..... \$35 Less than 5 centimeters ..... \$65 At least 5 cm but not more than 15 cm . \$250 Over 15 centimeters ..... \$500 <b>FRACTURES</b> ..... \$125–\$3,500 <b>CONCUSSION (brain)</b> ..... \$150 <b>EMERGENCY DENTAL WORK</b> Broken tooth repaired with crown ..... \$400 Broken tooth resulting in extraction ..... \$130 <b>COMA</b> ..... \$12,500 <b>PARALYSIS</b> Quadriplegia ..... \$12,500 Paraplegia..... \$6,250 Hemiplegia..... \$4,750 <b>SURGICAL PROCEDURES</b> ..... \$200–\$1,250 <b>MISCELLANEOUS SURGICAL PROCEDURES</b> ..... \$120–\$300 <b>PAIN MANAGEMENT (NON-SURGICAL)</b> Epidural..... \$100																
ACCIDENTAL-DEATH BENEFIT	<table border="1"> <thead> <tr> <th></th> <th>Common-Carrier Accident</th> <th>Other Accident</th> <th>Hazardous Activity Accident</th> </tr> </thead> <tbody> <tr> <td>INSURED</td> <td>\$150,000</td> <td>\$40,000</td> <td>\$10,000</td> </tr> <tr> <td>SPOUSE</td> <td>\$150,000</td> <td>\$40,000</td> <td>\$10,000</td> </tr> <tr> <td>CHILD</td> <td>\$25,000</td> <td>\$10,000</td> <td>\$5,000</td> </tr> </tbody> </table>		Common-Carrier Accident	Other Accident	Hazardous Activity Accident	INSURED	\$150,000	\$40,000	\$10,000	SPOUSE	\$150,000	\$40,000	\$10,000	CHILD	\$25,000	\$10,000	\$5,000
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ACCIDENTAL-DISEMEMBERMENT BENEFIT	\$300–\$40,000																
WELLNESS BENEFIT	\$60 once per calendar year																
FAMILY SUPPORT BENEFIT	\$20 per day (up to 30 days), per covered accident																
ORGANIZED SPORTING ACTIVITY BENEFIT	Additional 25% of the benefits payable, limited to \$1,000 per policy, per calendar year																
CONTINUATION OF COVERAGE BENEFIT	Waives all monthly premiums for up to two months, if conditions are met																
TRANSPORTATION BENEFIT	\$600 per round trip, up to 3 round trips per calendar year, per covered person																
FAMILY LODGING BENEFIT	\$125 per night, up to 30 days per covered accident																