

Just in case



Accident

Plans to help with those unexpected medical costs and everyday expenses.



Why Accident?

Protects against unexpected out-of-pocket costs that major medical may not cover

- 1 out of 8 people seek medical attention for an injury in the U.S. each year.¹
- 29.3 million people make a trip to the ER for unintentional injuries in the U.S. each year.¹



¹ Injury Facts, 2013, National Safety Council.

Accident¹



Aflac Accident Advantage Option 2

Advantages for Employees:

- No network restrictions - you choose your own health care provider
- Benefits paid directly to employee
- No coordination of benefits - we pay regardless of any other insurance
- Portability - take the plan with you if you change jobs or retire
- 24-hour accident insurance

Policy Benefits include coverage for:

- Ambulance, ground and air transportation
- Accident treatment, X-rays, major diagnostic exams, and follow-up treatments
- Fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures
- Daily hospital stays; additional daily benefits for stays in a hospital intensive care unit
- Physical, speech and occupational therapy
- Wellness benefit for routine medical exams

HOW IT WORKS



¹ In Arkansas, Policy A36000AR, In Oklahoma, Policy A36000OK. In Texas, Policy A36000TX.

The above example is based on a scenario for the Aflac Accident Advantage – Option 2 that includes the following benefit conditions: Ambulance Benefit of \$150 (ground ambulance transportation); Accident Treatment Benefit of \$200 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of \$1,400 (fractured leg (femur)–open reduction under anesthesia); Initial Accident Hospitalization Benefit of \$1,000; Accident Hospital Confinement Benefit of \$200 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of \$150 (CT scan); Appliances Benefit of \$250 (wheelchair); Therapy Benefit of \$225 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of \$150 (6 follow-up treatments); Family Support Benefit of \$20 (hospitalized for 1 day); Family Lodging Benefit of \$100 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of \$961.25.

This is a brief overview only. The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This slide is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.