

Plan 1

# Hospital Intensive Care Protection

*Hospital Intensive Care Unit Insurance*



## *Plan Highlights*

- Hospital Intensive Care Unit Benefit
- Step-Down Intensive Care Unit Benefit
- Major Human Organ Transplant Benefit
- Progressive Benefit

# Hospital Intensive Care Protection Insurance

## Policy Series A18400

### Hospital Intensive Care Unit Benefit

**Aflac will pay** the following benefits when a covered person incurs a charge for confinement in a hospital intensive care unit or a step-down intensive care unit for a covered sickness or injury:

#### Confinement in a Hospital Intensive Care Unit:

	Sickness	Injury
Days 1–7	\$ 700 per day	\$ 800 per day
Days 8–15	\$1,200 per day	\$1,300 per day

This benefit is limited to 15 days per period of confinement. No lifetime maximum.

#### Confinement in a Step-Down Intensive Care Unit:

**Aflac will pay** benefits for confinement in a step-down intensive care unit after exhaustion of benefits paid for confinement in a hospital intensive care unit or for Days 1–15 of a step-down intensive care unit confinement. This benefit is limited to 15 days per period of confinement. No lifetime maximum.

	Sickness	Injury
Days 1–15 (Step-Down Intensive Care Unit) or Days 16–30 (Hospital Intensive Care Unit)	\$350 per day	\$350 per day

Benefits payable for confinement in a hospital intensive care unit or for confinement in a step-down intensive care unit are not payable on the same day. If a covered person is charged for both on the same day, only the highest eligible benefit will be paid. Treatment or confinement in a U.S. government hospital does not require a charge for benefits to be payable. Benefits reduce by one-half for losses incurred on or after the policy anniversary date following the 70th birthday of a covered person.

Hospital intensive care units do not provide benefits for telemetry or surgical recovery rooms, postanesthesia care units, progressive care units, intermediate care units, private monitored rooms, observation units located in emergency rooms or outpatient surgery units, step-down intensive care units, or other facilities that do not meet the standards for a hospital intensive care unit.

Step-down intensive care units do not provide benefits for telemetry or surgical recovery rooms; observation units located in emergency rooms or outpatient surgery units; postanesthesia care units; beds, wards, or private or semiprivate rooms with or without telemetry monitoring equipment; emergency rooms; or labor or delivery rooms.

### Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement

A \$2 indemnity will accumulate for the named insured and the covered spouse for each calendar month the policy remains in force after the effective date. This accumulated indemnity, if any, will be paid in addition to any benefits paid under the Hospital Intensive Care Unit Benefit. This progressive benefit will cease to build on the policy anniversary date following the 65th birthday of a covered person. Any amount accrued at the time this benefit ceases to build for a covered person will continue to be added to the benefit amount for all hospital intensive care unit/step-down intensive care unit confinements commencing prior to the policy anniversary date following the 70th birthday of a covered person. This accumulated benefit will be reduced by one-half for hospital intensive care unit/step-down intensive care unit confinements commencing on or after the policy anniversary date following the 70th birthday of a covered person. This benefit is not applicable and will not accrue to any covered person who has attained age 65 prior to the effective date of the policy. The named insured and covered spouse, if any, are the only persons eligible for this benefit. Dependent children do not qualify for this benefit. When a spouse is added to an existing policy, this benefit will begin to accrue from the endorsement date adding such spouse, provided the spouse has not yet attained age 65.

### Ambulance Benefit

**Aflac will pay \$250** for ground ambulance transportation of a covered person to and from a hospital where the covered person is confined in a hospital intensive care unit or step-down intensive care unit. **Aflac will pay \$2,000** if air ambulance transportation of a covered person is required to and from a hospital where the covered person is confined in a hospital intensive care unit or step-down intensive care unit. The ambulance service must be performed by a licensed professional or licensed volunteer ambulance company. This benefit is limited to two trips per confinement. No lifetime maximum.

### Major Human Organ Transplant Benefit

**Aflac will pay \$25,000** as a result of a human organ transplant procedure when a covered person is confined in a hospital and receives one or more of the following human organs:

- Kidney
- Heart
- Pancreas
- Liver
- Lung

Transplant procedures involving more than one organ will be considered one organ transplant procedure. This benefit is not payable for transplants involving mechanical or nonhuman organs and is limited to one procedure per 180-day period. No lifetime maximum.

### Continuation of Coverage Benefit

Aflac will waive all monthly premiums due for the policy for two months if you meet all of the following conditions: (1) Your policy has been in force for at least six months; (2) We have received premiums for at least six consecutive months; (3) Your premiums have been paid through payroll deduction; (4) You or your employer has notified us in writing within 30 days of the date your premium payments ceased due to your leaving employment; and (5) You re-establish your premium payments through your new employer's payroll deduction process or direct payment to Aflac. You will again become eligible to receive this benefit after you re-establish your premium payments through payroll deduction for a period of at least six months and we receive premiums for at least six consecutive months. Payroll deduction means your premium is remitted to Aflac for you by your employer through a payroll deduction process.

### Guaranteed-Renewable

The policy is guaranteed-renewable for your lifetime with benefits reduced at age 70, subject to Aflac's right to change premiums by class upon any renewal date.

### Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 26. Newborn children are automatically covered under the terms of the policy from the moment of birth.

### Effective Date

The effective date is the date shown in the Policy Schedule, not the date you signed the application for coverage. The payroll rate may be retained after one month's premium payment on payroll deduction.

### Limitations and Exclusions

Benefits payable under the policy will be reduced by one-half for losses that begin on or after the policy anniversary date following the 70th birthday of a covered person. Benefits are not payable for losses or confinements that occur or begin before the policy effective date or after termination of the policy.

The policy does not cover losses caused by or resulting from:

- Intentionally self-inflicting bodily injury or attempting suicide;
- Participating in or attempting to participate in any illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place);
- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve;
- Having treatment for a mental or nervous disorder or disease; alcoholism or drug dependency; any loss sustained or contracted due, directly or indirectly, to a covered person's being intoxicated or under the influence of alcohol, drugs, or any narcotic unless administered on the advice of a physician and taken according to the physician's instructions (the term intoxicated refers to that condition as defined by the law of the jurisdiction in which the injury or cause of the loss occurred);
- Confinement in units such as telemetry or surgical recovery rooms; postanesthesia care units; progressive care units; intermediate care units; private monitored rooms; observation units located in emergency rooms or outpatient surgery units; beds, wards, or private or semiprivate rooms with or without telemetry monitoring equipment; emergency rooms; labor or delivery rooms; or other facilities that do not meet the standards for a hospital intensive care unit or step-down intensive care unit.

A physician does not include a member of your immediate family.

**Refer to the policy for complete details, limitations, and exclusions.**

**This brochure is for illustration purposes only.**

# Aflac is ...

- A Fortune 500 company with nearly \$66 billion in assets, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (June 2006), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2007), and AA in insurer financial strength by Fitch, Inc. (March 2008).\*
- Named by Fortune magazine to its list of America's Most Admired Companies for the seventh consecutive year in March 2007.
- A premier provider of insurance policies with premiums payroll deducted for more than 402,300 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual list of America's 400 Best Big Companies for the eighth time in January 2008.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the tenth consecutive year in February 2008.

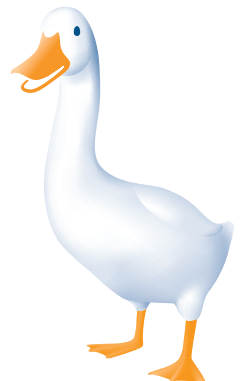
*\*Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



1.800.99.AFLAC (1.800.992.3522)

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The policy described in this Outline of Coverage provides supplemental coverage and will be issued only to supplement insurance already in force.

Outline of Coverage for Policy Form Series A18400

**THIS IS A HOSPITAL INTENSIVE CARE UNIT INSURANCE POLICY.**

**THIS IS NOT MEDICARE SUPPLEMENT COVERAGE.**

If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide furnished by Aflac.

**(1) Read Your Policy Carefully:** This Outline of Coverage provides a very brief description of some of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and Aflac. It is, therefore, important that you READ YOUR POLICY CAREFULLY.

**(2) Hospital Intensive Care Coverage** is designed to supplement your existing accident and Sickness coverage only when an insured is confined in a Hospital Intensive Care Unit and Step-Down Intensive Care Unit as a result of Injury or Sickness. Coverage is provided for the benefits outlined in (3).

**(3) Benefits:** Benefits will be paid for losses as a result of Injury or Sickness.

**IMPORTANT: BENEFITS REDUCE BY ONE-HALF FOR LOSSES INCURRED ON OR AFTER THE POLICY ANNIVERSARY DATE FOLLOWING THE 70TH BIRTHDAY OF A COVERED PERSON.**

While this coverage is in force, we will pay the following benefits to a covered person, as applicable, subject to (4) Exceptions, Reductions and Limitations of The Policy, and all other policy provisions.

**A. HOSPITAL INTENSIVE CARE UNIT BENEFIT:** Aflac will pay the following benefits when a covered person incurs a charge for confinement in a Hospital Intensive Care Unit or a Step-Down Intensive Care Unit for a covered Sickness or Injury:

**1. Confinement in a Hospital Intensive Care Unit:**

<u>Sickness</u>	<u>Injury</u>	<u>Days</u>
\$ 700 per day	\$ 800 per day	1-7
\$1,200 per day	\$1,300 per day	8-15

**2. Confinement in a Step-Down Intensive Care Unit:**

<u>Sickness</u>	<u>Injury</u>	<u>Days</u>
\$350 per day	\$350 per day	1-15

**IMPORTANT:** Benefits A1 and A2 are each limited to 15 days per Period of Confinement. Benefit A2 is also payable for confinement in a Hospital Intensive Care Unit after exhaustion of benefits payable under A1 above. No lifetime maximum.

**IMPORTANT. Benefits payable under A1 or A2 above are not payable on the same day. If a covered person is charged for both on the same day, only the highest eligible benefit will be paid. Treatment or confinement in a U.S. government Hospital does not require a charge for benefits to be payable. No lifetime maximum.**

- B. PROGRESSIVE BENEFIT FOR HOSPITAL INTENSIVE CARE UNIT/STEP-DOWN INTENSIVE CARE UNIT CONFINEMENT:** Two dollars indemnity will accumulate for the Named Insured and the covered spouse for each calendar month the policy remains in force after the Effective Date. This accumulated indemnity, if any, will be paid in addition to the Hospital Intensive Care Unit Benefit A1 and A2 for each day of Hospital Intensive Care Unit confinement for which benefits under A1 or A2 are payable. This Progressive Benefit will cease to build on the policy anniversary date following the 65th birthday of a covered person. Any amount accrued at the time this benefit ceases to build for a covered person will continue to be added to the benefit amount for all Hospital Intensive Care Unit/Step-Down Hospital Intensive Care Unit confinements commencing prior to the policy anniversary date following the 70<sup>th</sup> birthday of the covered person. **THIS ACCUMULATED BENEFIT REDUCES AT AGE 70.** This accumulated benefit will be reduced by one-half for Hospital Intensive Care Unit/Step-Down Intensive Care Unit confinements commencing on or after the policy anniversary date following the 70<sup>th</sup> birthday of a covered person. **This benefit is not applicable and will not accrue to any covered person who has attained age 65 prior to the Effective Date of the policy.** The Named Insured and covered spouse, if any, are the only persons eligible for this benefit if One-Parent Family or Two-Parent Family coverage is in force. Dependent Children do not qualify for this benefit. When a spouse is added to an existing policy, this benefit will begin to accrue from the endorsement date adding such spouse, provided the spouse has not yet attained age 65.
- C. AMBULANCE BENEFIT:** Aflac will pay \$250 (two hundred fifty dollars) for ground ambulance transportation of a covered person or \$2,000 (two thousand dollars) for air ambulance transportation of a covered person to and from a Hospital where the covered person is confined in a Hospital Intensive Care Unit or Step-Down Intensive Care Unit. This benefit is limited to two trips per confinement. The ambulance service must be performed by a licensed professional or licensed volunteer ambulance company. No lifetime maximum.
- D. MAJOR HUMAN ORGAN TRANSPLANT BENEFIT:** Aflac will pay \$25,000 (twenty five thousand dollars) as a result of a human organ transplant procedure when a covered person is confined in a Hospital and receives one or more of the following human organs: kidney, liver, heart, lung, or pancreas. Transplant procedures involving more than one organ will be considered one organ transplant procedure. **This benefit is not payable for transplants involving mechanical or nonhuman organs and is limited to one procedure per 180-day period.** No lifetime maximum.
- E. CONTINUATION OF COVERAGE BENEFIT:** Aflac will waive all monthly premiums due for the policy and riders, if applicable, for two months if you meet all of the following conditions:
1. Your policy has been in force for at least six months;
  2. We have received premiums for at least six consecutive months;
  3. Your premiums have been paid through payroll deduction;
  4. You or your employer has notified us in writing within 30 days of the date your premium payments ceased due to your leaving employment; and
  5. You re-establish premium payments through:
    - a. your new employer's payroll deduction process, or
    - b. direct payment to Aflac.

You will again become eligible to receive this benefit after:

1. You re-establish your premium payments through payroll deduction for a period of at least six months, and
2. We receive premiums for at least six consecutive months.

**"Payroll deduction" means your premium is remitted to Aflac for you by your employer through a payroll deduction process.**

**(4) Exceptions, Reductions and Limitations of The Policy (This is not a daily hospital expense plan.):**

**Benefits payable under the policy will be reduced by one-half for losses that begin on or after the policy anniversary date following the 70th birthday of a covered person.**

**A. Benefits are not payable for losses or confinements that occur or begin before the policy Effective Date or after termination of the policy.**

**B. The policy does not cover losses caused by or resulting from:**

1. Intentionally self-inflicting bodily Injury or attempting suicide.
2. Participating in or attempting to participate in any illegal activity that is classified as a felony, whether charged or not (the term "felony" is as defined by the law of the jurisdiction in which the activity takes place).
3. Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve.
4. Having treatment for a mental or nervous disorder or disease; alcoholism or drug dependency; any loss sustained or contracted due, directly or indirectly, to a covered person's being intoxicated or under the influence of alcohol, drugs, or any narcotic unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" refers to that condition as defined by the law of the jurisdiction in which the Injury or cause of the loss occurred).
5. Confinement in units such as: telemetry or surgical recovery rooms; postanesthesia care units, progressive care units; intermediate care units; private monitored rooms; observation units located in emergency rooms or outpatient surgery units; beds, wards, or private or semiprivate room with or without telemetry monitoring equipment; an emergency room; labor or delivery rooms, or other facilities that do not meet the standards for a Hospital Intensive Care Unit or Step-Down Intensive Care Unit.

**(5) Renewability:** The policy is guaranteed-renewable for life by payment of the premium in effect at the beginning of each renewal period with benefits reduced at age 70. Premium rates may change only if changed on all policies of the same form number and class in force in your state.

**RETAIN FOR YOUR RECORDS.  
THIS OUTLINE OF COVERAGE IS ONLY A BRIEF SUMMARY OF THE COVERAGE PROVIDED.  
THE POLICY ITSELF SHOULD BE CONSULTED TO DETERMINE  
GOVERNING CONTRACTUAL PROVISIONS.**