

ACCIDENT ADVANTAGE

Accidents happen. Help make sure your employees are prepared.

Peace of mind doesn't happen by accident. It occurs when your employees have a plan that helps protect them in the event of the unexpected — such as a fall on the front steps or when a child gets hurt at soccer. But when an injury does occur, you can help them stay in control of the costs with Aflac Accident Advantage.



Now they can focus on recovery instead of bills — at no direct cost to your business.

Even if your employees have medical insurance, they may still have out-of-pocket expenses such as deductibles, co-pays and other costs. Aflac Accident Advantage pays cash benefits directly to them¹ that they can use for any expense, from groceries to bills. Best of all, it comes from Aflac, a name families have trusted for more than 60 years.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac²
- **Cash benefits** paid directly to your employees to use as they see fit
- **Portable** – Employees can take the plan with them wherever they go
- **A wellness benefit** they can use for routine, preventative care

FACT NO. 1

ABOUT **1** OUT OF **7**

people seek medical attention for an injury.³

FACT NO. 2

\$967.9

BILLION

Total cost of preventable injuries in the United States.³

Being prepared for whatever life brings is no accident.

The financial fallout from accidents is often surprising. Aflac Accident Advantage can help your employees pay for the unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A36000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Accident Advantage benefits⁴

BENEFIT	ACCIDENT ADVANTAGE (24-HOUR) OPTIONS 1-4
Accident Treatment	<ul style="list-style-type: none"> • \$130-\$200 ER w/ X-ray • \$80-\$150 Office w/ X-ray • \$100-\$170 ER no X-ray • \$50-\$120 Office no X-ray
Wellness	\$60 per calendar year, per policy
Organized Sporting Activity	Additional 25 percent of benefits payable up to \$1,000 per policy, per calendar year
Initial Accident Hospitalization	<ul style="list-style-type: none"> • \$500-\$1,500 regular hospital admission • \$750-\$2,500 ICU admission
Accident Hospital Confinement	\$150-\$300 per day, up to 365 days
ICU Confinement	\$300-\$500, up to 15 days
Ambulance	\$120-\$250 ground, \$800-\$1,875 air
Appliances	\$25-\$350
Accident Follow-up Treatment	\$25-\$40, up to six
Therapy (Physical, Speech & Occupational)	\$25-\$40, up to 10
Accident Specific Sum Injuries	\$20-\$13,000
Blood/Plasma/Platelets	\$100-\$300
Major Diagnostic/Imaging Exams (MRI, CT Scan, etc.)	\$100-\$250, one per person, per calendar year
Prosthesis-New/Repair-Replacement	\$375-\$1,000/\$375-\$1,000
Rehabilitation Facility	\$75-\$200 per day
Home Modification	\$1,000-\$4,000
Accidental-Death	\$5,000-\$200,000
Accidental-Dismemberment	\$200-\$50,000
Family Support	\$20 per day, up to 30 days
Continuation of Coverage	After six months, waive up to two months
Waiver of Premium	36 months
Transportation	\$200-\$700 per trip, up to three per year (>50 miles)
Family Lodging	\$75-\$150 per night, up to 30 days (>50 miles)

Available Riders

Additional Accidental-Death Benefit	\$7,000-\$35,000
Aflac Plus	Yes

¹ Unless otherwise assigned.

² One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim[®] process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018.

³ Injury Facts, 2017 Edition, National Safety Council. (<http://injuryfacts.nsc.org/all-injuries/overview/>)

⁴ In Arkansas, Policies A36100AR-A36400AR, & A3630FAR. In Idaho, Policies A36100ID-A36400ID, & A3630FID. In Oklahoma, Policies A36100OK- A36400OK, & A3630FOK. In Oregon, Policies A36100OR-A36400OR, & A3630FOR. In Pennsylvania, Policies A36100PA-A36400PA. In Texas, Policies A36100TX-A36400TX, & A3630FTX. In Virginia, Policies A36100VA - A36400VA, & A3630FVA. This is a brief product overview only. Benefit amounts shown are ranges for Options 1-4. Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan level selected. Optional riders are available at an additional cost. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations, and exclusions. For costs and complete details of the coverage, please contact your local Aflac agent.

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.

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