

## 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 them<sup>1</sup> 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**,<sup>SM</sup> only from Aflac<sup>2</sup>
- **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 **8**

people seek medical attention for an injury.<sup>3</sup>

#### **FACT NO. 2**

**\$5,500**

the average medical expenses for an accidental injury.<sup>3</sup>

# 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 benefits <sup>4</sup>	
BENEFIT	ACCIDENT ADVANTAGE (24-HOUR) OPTIONS 1-4
<b>Accident Treatment</b>	<ul style="list-style-type: none"> <li>• \$130-\$200 ER w/ X-ray</li> <li>• \$80-\$150 Office w/ X-ray</li> <li>• \$100-\$170 ER no X-ray</li> <li>• \$50-\$120 Office no X-ray</li> </ul>
<b>Wellness</b>	\$60 per calendar year, per policy
<b>Organized Sporting Activity</b>	Additional 25 percent of benefits payable up to \$1,000 per policy, per calendar year
<b>Initial Accident Hospitalization</b>	<ul style="list-style-type: none"> <li>• \$500-\$1,500 regular hospital admission</li> <li>• \$750-\$2,500 ICU admission</li> </ul>
<b>Accident Hospital Confinement</b>	\$150-\$300 per day, up to 365 days
<b>ICU Confinement</b>	\$300-\$500, up to 15 days
<b>Ambulance</b>	\$120-\$250 ground, \$800-\$1,875 air
<b>Appliances</b>	\$25-\$350
<b>Accident Follow-up Treatment</b>	\$25-\$40, up to six
<b>Therapy (Physical, Speech &amp; Occupational)</b>	\$25-\$40, up to 10
<b>Accident Specific Sum Injuries</b>	\$20-\$13,000
<b>Blood/Plasma/Platelets</b>	\$100-\$300
<b>Major Diagnostic/Imaging Exams (MRI, CT Scan, etc.)</b>	\$100-\$250, one per person, per calendar year
<b>Prosthesis-New/Repair-Replacement</b>	\$375-\$1,000/\$375-\$1,000
<b>Rehabilitation Facility</b>	\$75-\$200 per day
<b>Home Modification</b>	\$1,000-\$4,000
<b>Accidental-Death</b>	\$5,000-\$200,000
<b>Accidental-Dismemberment</b>	\$200-\$50,000
<b>Family Support</b>	\$20 per day, up to 30 days
<b>Continuation of Coverage</b>	After six months, waive up to two months
<b>Waiver of Premium</b>	36 months
<b>Transportation</b>	\$200-\$700 per trip, up to three per year (>50 miles)
<b>Family Lodging</b>	\$75-\$150 per night, up to 30 days (>50 miles)
Available Riders	
<b>Additional Accidental-Death Benefit</b>	\$7,000-\$35,000
<b>Aflac Plus</b>	Yes

<sup>1</sup> Unless otherwise assigned.

<sup>2</sup> One Day Pay<sup>SM</sup> available for most properly documented, individual claims submitted online through Aflac SmartClaim<sup>®</sup> by 3 PM ET. Aflac SmartClaim<sup>®</sup> not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received & no further validation and/or research is required. Individual Company Statistic, 2015.

<sup>3</sup> Injury Facts, 2014 Edition, National Safety Council.

<sup>4</sup> This is a brief product overview only. Benefit amounts shown are ranges for Options 1-4. Benefit payout varies according to coverage option selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations and exclusions.

In Arkansas, Policies A36100AR - A36400AR & A363OFAR. In Oklahoma, Policies A36100OK - A36400OK & A363OFOK. In Texas, Policies A36100TX - A36400TX & A363OFTX.

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. WWHQ | 1932 Wynnnton Road | Columbus, GA 31999