

PERSONAL SICKNESS INDEMNITY

Hospital Confinement Sickness Indemnity Insurance

Policy Series A-45000

Aflac's Personal Sickness Indemnity insurance policy is designed to pay benefits that help you cover the ongoing expenses associated with sickness.

In 2005, the average length of stay for hospital inpatients was 5.6 days and the average hospital expense, adjusted per inpatient stay, was \$8,534.90. In 2005, 37 percent of total surgeries were inpatient.*

Policy benefits include the following:

- Hospital Confinement
- Initial Hospitalization
- Major Diagnostic Exams, including CT scans, EEGs, myelograms, arteriograms, MRIs, thallium stress tests, and angiograms
- Surgical
- Ambulance
- Continuation of Coverage

A *pre-existing condition* is a sickness for which, within the 12-month period before the effective date of coverage, medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. Care or treatment caused by a pre-existing condition will not be covered unless it begins more than six months after the effective date of coverage. Illnesses, diseases, or disorders that are diagnosed or treated within the 30-day waiting period will not be covered for six months from the effective date of coverage.

COMMON POLICY FEATURES:

- Guaranteed-renewable for life
- Portable, with no change in coverage or cost after one month's premium payment on payroll deduction
- Benefits paid regardless of any other insurance you may have
- Claims paid **directly** to the insured, unless assigned.

Please refer to your state-specific product materials for details on the plans in your state. Benefits are determined by state and plan level selected.

*Hospital Statistics 2007 Edition, Health Forum LLC, an affiliate of the American Hospital Association.

American Family Life Assurance Company of Columbus (Aflac)
1932 Wynnton Road • Columbus, Georgia 31999

Providing timely responses to immediate health challenges

