

# Aflac Accident Insurance

## Accident protection for your employees. Benefits for your bottom line.

Accidents can happen at any time and treating them can be costly. Even with health insurance, there may be out-of-pocket costs causing everyday expenses to suddenly seem overwhelming for your employees. Half of employees surveyed said they would not be able to pay more than \$1,000 in out-of-pocket costs for an unexpected medical event. Nearly one-third, 27%, could not afford a \$500 expense.\* Aflac Accident Insurance can help.

Health care costs continue to rise, and providing a comprehensive and competitive benefits package for your employees while keeping an eye on your bottom line can be a stressful proposition.

Health insurance wasn't designed to cover everything. That's why adding Aflac supplemental benefits as a core component of your benefits offering can help attract and retain employees. From out-of-pocket medical costs to a temporary loss of income, your employees' finances may be strained if they were to experience an accidental injury. Aflac pays policyholders directly, not the doctor or hospital, so your employees can use the money however they see fit.<sup>1</sup>

Aflac has been there for our policyholders for nearly 70 years – in some of their most challenging moments. Aflac Accident Insurance can help give your employees peace of mind if they experience an accidental injury so they can focus on recovery rather than worrying about finances.

## Accidental injuries and treatments covered by Aflac Accident Insurance include:

- Dislocations and fractures.
- Dismemberments.
- Emergency dental and vision treatment.
- Lacerations.
- Burns.
- Acquired brain injury.
- Paralysis.



## Being prepared for whatever life brings is no accident

The financial effects from accidents can be surprising, but your employees can count on Aflac to be there when they need us most. Aflac Accident Insurance can help them with unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A38000 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 Insurance benefits	
Benefit	Aflac Accident Insurance (24-hour coverage) Options 1-3, (Off-the-job only coverage) Option 2
Initial accident treatment	\$150-\$250, per covered accident, per covered person.
Ambulance	\$300-\$400 ground, \$2,000-\$2,500 air or water.
Initial hospitalization admission with building benefit	<ul style="list-style-type: none"> <li>\$1,500-\$3,500 regular hospital admission.</li> <li>\$3,000 - \$7,000 ICU admission.</li> <li>Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.</li> </ul>
Hospital confinement with building benefit	<ul style="list-style-type: none"> <li>\$300-\$500 per day.</li> <li>Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.</li> </ul>
ICU confinement with building benefit	<ul style="list-style-type: none"> <li>\$600-\$1,000 per day.</li> <li>Payable once per covered accident, per covered person. Benefit increases upon completion of each full building benefit year. Amount will increase until the maximum building benefit amount is reached at year five.</li> </ul>
Rehabilitation confinement benefit	\$200-\$250/day per covered accident, per covered person.
Named injury benefits	\$20-\$50,000.
Post-accident care benefit	\$35-\$50/visit, up to 30 visits.
Transportation	\$500-\$1,000/trip, up to three per year (50+ miles).
Prosthesis and prosthesis repair and replacement benefit	\$1,000.
Accidental death benefit	\$7,500-\$200,000.
Automobile and/or home modification benefit	\$4,000-\$5,000.
Preventative care benefit	\$100 per policy, per calendar year.
Organized sporting activity benefit	\$75-\$125 one per covered accident, per covered person.
Waiver of premium benefit	90 days. Unable to work or unable to perform two or more ADLs.
Continuation of coverage benefit	After six months, waive up to two months.

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

Coverage is underwritten by American Family Life Assurance Company of Columbus.

In Arkansas, Policies A38100AR, A38200AR, Z3820FAR, A38300AR. In Delaware, Policies A38100DE, A38200DE, A3820FDE, A38300DE. In Oklahoma, Policies A38100OK, A38200OK, A3820FOK, A38300OK. In Texas, Policies A38100TX, A38200TX, A3820FTX, A38300TX.

Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY, PA or VA. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Refer to the exact policy and rider forms for benefit details, definitions, limitations and exclusions.



## Aflac Accident Insurance | 24-Hour Accident-Only Insurance | Option 2

Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$26.99	\$37.95	\$44.91	\$57.09

### RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.



## Aflac Accident Insurance | 24-Hour Accident-Only Insurance | Option 3

Monthly rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$30.83	\$43.65	\$52.34	\$66.10

### RATE TOOL DISCLAIMER

The estimated premium rates created by this online tool should not be construed as an agreement to extend health insurance coverage, or to otherwise guarantee prices for such coverage. The estimated premium rates are for illustrative purposes only and reflect projected costs of coverage that are based upon employee census data provided to the above referenced insurance carrier(s), or their agents, by the employees' employer. Everwell and the insurance carriers listed herein disclaim any warranty or liability related to the census data provided by an employer and upon which the estimated premium rates are based. Exact premium rates can only be determined after an underwriting review and may be different than what is reflected in this proposal.

Insurance policies have terms, and limitations and exclusions which may affect your coverage. Insurance policies may not be available in all states, and benefits may vary by state, coverage, and plan level selected.

The insurance agents assisting with this proposal cannot provide legal or tax advice. You should discuss any specific questions about benefits decisions with your independent legal counsel or tax advisors. This piece is intended to be an information presentation to the employer only. It must be accompanied by the brochure.