

# Aflac Accident Advantage

## Accident Specific-Sum Injuries Benefit Amounts

Accident-Only Insurance

Policy A36100AR, A36200AR,

A36300AR or A36400AR

**Aflac will pay benefits for the following:**

- Dislocations
- Eye injuries
- Broken teeth

- Burns
- Lacerations
- Comas

- Skin grafts
- Fractures
- Concussions

- Paralyses
- Surgical Procedures
- Pain Management (non-surgical)

	OPTION 1		OPTION 2		OPTION 3		OPTION 4	
	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction
<b>DISLOCATIONS (reduced under general anesthesia)</b>								
Hip	\$1,500	\$375	\$3,000	\$750	\$3,750	\$1,000	\$4,500	\$1,125
Knee	\$375	\$150	\$750	\$300	\$1,000	\$375	\$1,125	\$450
Shoulder	\$375	\$150	\$750	\$300	\$1,000	\$375	\$1,125	\$450
Collar bone	\$600	\$110	\$1,200	\$225	\$1,500	\$300	\$1,800	\$360
Ankle/Foot	\$375	\$110	\$750	\$225	\$1,000	\$300	\$1,125	\$360
Lower jaw	\$375	\$190	\$750	\$375	\$1,000	\$500	\$1,125	\$600
Wrist	\$300	\$150	\$600	\$300	\$750	\$375	\$900	\$450
Elbow	\$300	\$150	\$600	\$300	\$750	\$375	\$900	\$450
Toe/Finger	\$75	\$40	\$150	\$75	\$200	\$100	\$225	\$120
<b>LACERATIONS (total of all lacerations)</b>								
Laceration(s) not requiring sutures and treated by a physician	\$20		\$25		\$35		\$40	
Laceration(s) less than 5 centimeters	\$40		\$50		\$65		\$90	
Laceration(s) at least 5 centimeters but not more than 15 centimeters	\$150		\$200		\$250		\$300	
Laceration(s) over 15 centimeters	\$300		\$400		\$500		\$600	
<b>EYE INJURIES</b>								
Surgical repair	\$250		\$250		\$300		\$350	
Removal of foreign body by a physician	\$50		\$50		\$65		\$75	
<b>EMERGENCY DENTAL WORK</b>								
Broken tooth repaired with crown	\$75		\$300		\$400		\$500	
Broken tooth resulting in extraction	\$25		\$100		\$130		\$160	
<b>BURNS (based on size of the body surface burned)</b>								
	<b>2nd Degree</b>	<b>3rd Degree</b>	<b>2nd Degree</b>	<b>3rd Degree</b>	<b>2nd Degree</b>	<b>3rd Degree</b>	<b>2nd Degree</b>	<b>3rd Degree</b>
Less than 20 square centimeters	\$75	\$150	\$100	\$200	\$125	\$250	\$135	\$300
More than 20 but less than 40 square centimeters	\$150	\$375	\$200	\$500	\$250	\$625	\$300	\$675
More than 40 but less than 65 square centimeters	\$300	\$750	\$400	\$1,000	\$500	\$1,250	\$550	\$1,300
More than 65 but less than 160 square centimeters	\$450	\$2,250	\$600	\$3,000	\$750	\$3,750	\$800	\$4,000
More than 160 but less than 225 square centimeters	\$600	\$5,250	\$800	\$7,000	\$1,000	\$8,750	\$1,000	\$9,500
More than 225 square centimeters	\$750	\$7,500	\$1,000	\$10,000	\$1,250	\$12,500	\$1,300	\$13,000
<b>SKIN GRAFTS</b>	50% of the Burns Benefit amount we paid for the burn involved		50% of the Burns Benefit amount we paid for the burn involved		50% of the Burns Benefit amount we paid for the burn involved		50% of the Burns Benefit amount we paid for the burn involved	

Underwritten by: American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

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FRACTURES	OPTION 1		OPTION 2		OPTION 3		OPTION 4	
	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction	Open Reduction	Closed Reduction
Hip	\$1,500	\$750	\$2,750	\$1,400	\$3,500	\$1,750	\$4,000	\$2,000
Leg	\$750	\$375	\$1,400	\$700	\$1,750	\$875	\$2,000	\$1,000
Hand (excluding fingers)	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Foot (excluding toes/heel)	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Wrist	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Elbow	\$375	\$190	\$650	\$325	\$800	\$400	\$1,000	\$500
Ankle	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Kneecap	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Shoulder blade	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Forearm	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Lower jaw	\$375	\$190	\$600	\$300	\$700	\$350	\$800	\$400
Vertebrae (body of)	\$750	\$375	\$1,400	\$700	\$1,750	\$875	\$2,000	\$1,000
Pelvis (excluding coccyx)	\$750	\$375	\$1,400	\$700	\$1,750	\$875	\$2,000	\$1,000
Sternum	\$750	\$375	\$1,000	\$500	\$1,250	\$625	\$1,500	\$750
Upper jaw	\$375	\$225	\$650	\$325	\$800	\$400	\$900	\$450
Upper arm	\$375	\$225	\$650	\$325	\$800	\$400	\$900	\$450
Face (excluding nose)	\$375	\$225	\$650	\$325	\$800	\$400	\$900	\$450
Rib	\$750	\$75	\$1,000	\$250	\$1,250	\$300	\$1,500	\$500
Nose	\$450	\$75	\$650	\$325	\$800	\$400	\$900	\$450
Heel	\$450	\$75	\$600	\$300	\$700	\$350	\$800	\$400
Finger	\$450	\$75	\$500	\$100	\$625	\$125	\$700	\$150
Coccyx	\$150	\$75	\$400	\$200	\$450	\$225	\$500	\$250
Toe	\$150	\$75	\$200	\$100	\$250	\$125	\$300	\$150
Vertebral processes	\$750	\$110	\$1,000	\$300	\$1,250	\$350	\$1,500	\$500
Skull	Depressed: \$1,125 Simple: \$375		Depressed: \$2,500 Simple: \$1,000		Depressed: \$3,000 Simple: \$1,250		Depressed: \$4,000 Simple: \$1,500	
<b>PARALYSIS (duration minimum of 30 days)</b>								
Quadriplegia (paralysis of four limbs)	\$7,500		\$10,000		\$12,500		\$12,500	
Paraplegia (paralysis of lower limbs)	\$3,750		\$5,000		\$6,250		\$6,250	
Hemiplegia (paralysis of one side of the body)	\$3,000		\$4,000		\$4,750		\$4,750	
<b>CONCUSSION (brain)</b>								
	\$50		\$100		\$150		\$150	
<b>COMA (duration of at least 7 days)</b>								
	\$7,500		\$10,000		\$12,500		\$12,500	

Refer to the outline of coverage (if applicable) and policy for complete benefit details, definitions, limitations, and exclusions.

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	OPTION 1	OPTION 2	OPTION 3	OPTION 4
<b>SURGICAL PROCEDURES</b>				
Arthroscopy without surgical repair	\$185	\$250	\$300	\$300
Open abdominal (including exploratory laparotomy)	\$750	\$1,000	\$1,250	\$1,500
Cranial	\$750	\$1,000	\$1,250	\$1,500
Hernia	\$150	\$175	\$200	\$250
Open thoracic surgery (excluding chest tube insertions)	\$750	\$1,000	\$1,250	\$1,500
Repair of:				
● Tendons and/or ligaments	\$375	\$500	\$625	\$725
● Torn rotator cuffs	\$375	\$500	\$625	\$725
● Ruptured discs	\$375	\$500	\$625	\$725
● Torn knee cartilages	\$375	\$500	\$625	\$725
<b>MISCELLANEOUS SURGICAL PROCEDURES</b>				
Miscellaneous surgery with general anesthesia	\$190	\$250	\$300	\$350
Other miscellaneous surgery with conscious sedation	\$80	\$100	\$120	\$140
<b>PAIN MANAGEMENT (NON-SURGICAL)</b>				
Epidural	\$100	\$100	\$100	\$100

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