

## AFLAC CHOICE

### Even though their health changes, your business doesn't have to.

Even a quick trip to the emergency room can result in your employees being faced with costly medical bills that health insurance may not cover. Many employees are forced to choose between paying those medical bills and paying for their everyday needs like commuting or childcare expenses. This can affect their ability to focus on their work.

Aflac Choice offers customizable benefits they can choose based on their individual needs to help with those unexpected medical expenses not covered by traditional health insurance. Our knowledgeable agents can help each employee build the optimal combination of personalized hospital benefits that's right for them.

Don't let the stress of unexpected medical expenses affect your employees' productivity. Offer Aflac Choice today.



### Help your employees with costs that may not be covered by traditional health insurance.

Aflac Choice complements your existing benefit offering by helping with hospital-related expenses not covered by major medical and works well with other voluntary coverage.

### Why your employees will love it:

- **One Day Pay<sup>SM</sup>**, only from Aflac<sup>1</sup>
- **Cash benefits paid** directly to them to use as they see fit (unless otherwise assigned)
- **No deductibles**, lifetime maximums or price increases due to age

#### FACT NO. 1

# 29%

OF U.S. ADULTS (18-64) SAY SOMEONE IN THEIR HOUSEHOLD HAD PROBLEMS OR INABILITY TO PAY MEDICAL BILLS IN THE PAST YEAR.<sup>2</sup>

#### FACT NO. 2

# 50%

OF THE AMERICAN PUBLIC EXPRESS WORRY IN NOT BEING ABLE TO PAY FOR MEDICAL COSTS.<sup>3</sup>

## Help them have a plan ready for the unexpected costs of hospital stays.

As health care costs continue to rise, it's easy to see why the Aflac Choice insurance policy makes sense for your employees — and your business.

*This information refers to benefit ranges for Policy Series B40000 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. The policy may contain a waiting period. Please refer to your state's policies/riders for definitions, limitations and exclusions.*

Aflac Choice benefits <sup>4</sup>	
BENEFIT	DESCRIPTION
<b>Hospital Confinement</b>	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.
<b>Hospital Short-Stay</b>	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
<b>Hospital Emergency Room</b>	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
<b>Rehabilitation Facility</b>	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
<b>Waiver of Premium</b>	Yes.
<b>Continuation of Coverage</b>	Yes.
EXTENDED BENEFITS RIDER	DESCRIPTION
<b>Physician Visit Benefit</b>	Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center.
<b>Individual Coverage</b>	Limited to 3 visits per calendar year, per policy.
<b>Insured/Spouse &amp; Family Coverage</b>	Limited to 6 visits per calendar year, per policy.
<b>Laboratory Test and X-Ray Benefit</b>	Pays \$35; limited to 2 payments per covered person, per calendar year.
<b>Medical Diagnostic and Imaging Exams Benefit</b>	Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.
<b>Ambulance Benefit</b>	Pays \$200 (ground) or \$2,000 (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.
HOSPITAL STAY AND SURGICAL CARE RIDER	DESCRIPTION
<b>Initial Assistance Benefit</b>	Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.
<b>Surgery Benefit</b>	Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.
<b>Invasive Diagnostic Exams Benefit</b>	Pays \$100 for one covered exam, per covered person, per 24-hour period.
<b>Hospital Intensive Care Unit Confinement Benefit</b>	Pays \$500 per day, per covered person, for up to 30 days.
<b>Daily Hospital Confinement Benefit</b>	Pays \$100 per day, per covered person, for up to 365 days.
<b>Second Surgical Opinion Benefit</b>	Pays \$50 once per covered person, per calendar year.
AFLAC PLUS RIDER	Ask your Aflac agent about the Aflac Plus Rider!

<sup>1</sup> One Day Pay<sup>SM</sup> is available for certain individual claims submitted online through the Aflac SmartClaim<sup>®</sup> 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.

<sup>2</sup> Americans' Challenges with Health Care Costs from the Kaiser Family Foundation. March 2, 2017. (<https://www.kff.org/health-costs/poll-finding/data-note-americans-challenges-with-health-care-costs/>)

<sup>3</sup> The Burden of Medical Debt: Results from the Kaiser Family Foundation/NY Times Medical Bills Survey, Jan. 5, 2016, Pg. 2-3, (<http://kff.org/health-costs/report/the-burden-of-medical-debt-results-from-the-kaiser-family-foundation-new-york-times-medical-bills-survey/>), accessed 9/21/2016.

<sup>4</sup> This is a brief product overview only.

In Arkansas, Policies B40100AR & B4010HAR. In Idaho, Policies B40100ID & B4010HID. In New York, NYB40100 & NYB4010H. In Oklahoma, Policies B40100OK & B4010HOK. In Oregon, Policies B40100OR & B4010HOR. In Pennsylvania, Policies B40100PA & B4010HPA. In Texas, Policies B40100TX & B4010HTX. Policies may not be available in all states, including but not limited to New Jersey and Virginia. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

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. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999