

Aflac Choice

HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



The policy is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

Aflac SmartClaim®
One Day Pay™

Coverage Options

Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION
HOSPITAL CONFINEMENT	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.
REHABILITATION FACILITY	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.
HOSPITAL EMERGENCY ROOM	Pays \$100 for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.
HOSPITAL SHORT-STAY	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.
WAIVER OF PREMIUM	Yes
CONTINUATION OF COVERAGE	Yes
OPTIONAL RIDERS	DESCRIPTION
EXTENDED BENEFITS RIDER	<p>Physician Visit Benefit: Pays \$25 for visits (including telemedicine) to a physician, psychologist or urgent care center.</p> <p>Individual Coverage: Limited to 3 visits per calendar year, per policy.</p> <p>Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy.</p>
	<p>Laboratory Test and X-Ray Benefit: Pays \$35; limited to 2 payments per covered person, per calendar year.</p>
	<p>Medical Diagnostic and Imaging Exams Benefit: 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.</p>
	<p>Ambulance Benefit: 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.</p>
HOSPITAL STAY AND SURGICAL CARE RIDER	<p>Initial Assistance Benefit: Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.</p>
	<p>Surgery Benefit: Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.</p>
	<p>Invasive Diagnostic Exams Benefit: Pays \$100 for one covered exam, per covered person, per 24-hour period.</p>
	<p>Hospital Intensive Care Unit Confinement Benefit: Pays \$500 per day, per covered person, for up to 30 days.</p>
	<p>Daily Hospital Confinement Benefit: Pays \$100 per day, per covered person, for up to 365 days.</p>
	<p>Second Surgical Opinion Benefit: Pays \$50 once per covered person, per calendar year.</p>
AFLAC PLUS RIDER	Ask your Aflac agent about the Aflac Plus Rider!