

# Aflac Choice

## Hospital Insurance

### Help your employees choose their benefits their way

Recently, 57% of Americans reported high levels of anxiety about health care costs exceeding what their insurance covers.<sup>1</sup> Even with health insurance, an unplanned visit to the hospital may leave your employees with unpaid medical bills and can be devastating to their financial and mental health. Anxiety, depression, sleeplessness, memory problems and more can all be linked to financial stress, leading to lost productivity, absenteeism and turnover, which can affect your bottom line.

Eighty-two percent of employees surveyed said employers should play a role in supporting their financial wellness.<sup>2</sup> Show your employees you care by offering benefits that can help protect them when faced with expenses associated with doctor visits, hospitalizations and mental health treatment that health insurance doesn't cover — all at little or no cost to you.

With Aflac Choice hospital insurance, your employees can tailor their hospital coverage to their unique needs and budgets. 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.

### Why Aflac Choice may be right for your employees

- **Cash benefits paid** directly to them to use as they see fit (unless they decide otherwise).
- **No deductibles**, lifetime maximum or price increases due to age.
- **Guaranteed-issue options available** — That means there is no medical questionnaire required.<sup>3</sup>



**Aflac**®

## Help them plan for the unexpected costs of hospital stays

With a wide variety of options,\* your employees select only the benefits that are right for them, so they can have confidence in their financial well-being and worry a little less.

*\*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. Please refer to your state's policies/riders for benefits, 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>Mental illness facility confinement</b>	Pays \$500; \$1,000; \$1,500; or \$2,000. Payable once per period of mental illness facility confinement, per calendar year, per covered person.
<b>Hospital short stay</b>	Pays \$100 for hospital stays of less than 18 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>Daily mental illness facility confinement benefit</b>	Pays \$100 per day, limited to 30 days per period of confinement, per calendar year, per covered person.
<b>Second surgical opinion benefit</b>	Pays \$50 once per covered person, per calendar year.
<b>AFLAC PLUS RIDER</b>	<b>Ask your Aflac agent about the Aflac Plus Rider.</b>

<sup>1</sup> The 2022-2023 Aflac WorkForces Report is the 12th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employee survey took place online between Aug. 31, 2022, and Sept. 20, 2022, and the employer survey took place online between Sept. 7, 2022, and Sept. 22, 2022. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,200 employers and 2,001 employees across the United States.

<sup>2</sup> "Financial Wellness benefits employees want most (and will boost retention). BenefitsPro. October 12, 2022. <https://www.benefitspro.com/2022/10/12/financial-wellness-benefits-employees-want-most-and-will-boost-retention/>

<sup>3</sup> Payment of claims is subject to all policy limitations and exclusions and pre-existing condition limitations.

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

In Arkansas, Policy B40100AR. In Oklahoma, Policy B40100OK. In Texas, Policy B40100TX. In Virginia, Policy B40100VA. Policies may not be available in all states.

**Coverage is underwritten by Aflac.**

WWHQ | 1932 Wynnton Road | Columbus, GA 31999