

HOSPITAL CONFINEMENT SICKNESS INDEMNITY LIMITED BENEFIT POLICY SURGICAL BENEFIT

AFLAC will pay benefits according to the Schedule of Operations when a covered person has a surgical operation performed for a covered sickness in a hospital or ambulatory surgical center. Only one benefit is payable per 24-hour period for surgery even though more than one surgical procedure may be performed. We will pay the highest eligible benefit. Benefits are not payable for cosmetic or elective surgery that is not due to sickness. Surgical Benefits are not payable for surgery performed in a doctor's or dentist's office, clinic, or other such location. Surgery performed but not listed in the Schedule of Operations will be paid according to the amount shown for the surgery most similar in severity and gravity. **No lifetime maximum.**

SCHEDULE OF OPERATIONS

BONE

| | |
|---|-------|
| Bone marrow biopsy or aspiration | \$100 |
| Arthroscopy | 150 |
| Removal of knee cartilage..... | 150 |
| Total knee replacement..... | 500 |
| Total hip replacement..... | 750 |

BRAIN

| | |
|---|-------|
| Burr holes not followed by surgery | 300 |
| Ventriculoperitoneal shunt..... | 500 |
| Exploratory craniotomy..... | 700 |
| Excision brain tumor | 1,000 |
| Hemispherectomy..... | 2,000 |

BREAST

| | |
|-------------------------------|-----|
| Incisional biopsy | 100 |
| Needle biopsy | 100 |
| Breast reduction..... | 300 |
| Lumpectomy | 300 |
| Stereotactic biopsy | 300 |
| Axillary node dissection..... | 475 |
| Partial mastectomy | 475 |
| Breast reconstruction | 625 |
| Mastectomy | |
| Simple | 625 |
| Radical..... | 925 |

DIGESTIVE

| | |
|------------------------------|-----|
| Colonoscopy | 100 |
| Esophagoscopy | 100 |
| Exploratory laparotomy | 100 |

DIGESTIVE (cont.)

| | |
|--------------------------------|-------|
| Gastroscopy | 100 |
| Sigmoidoscopy | 100 |
| Appendectomy..... | 200 |
| Colostomy..... | 300 |
| ERCP | 300 |
| Vagotomy..... | 300 |
| Partial colectomy | 400 |
| Colectomy..... | 600 |
| Colectomy with ileostomy | 600 |
| Cholecystectomy..... | 625 |
| Esophagectomy..... | 750 |
| Gastrectomy | |
| Partial..... | 750 |
| Total..... | 1,200 |

EAR/NOSE

| | |
|--|-----|
| Myringoscopy | 100 |
| Tympanotomy..... | 100 |
| Adenoidectomy..... | 150 |
| Myringoplasty | 150 |
| Mastoidectomy | |
| Simple..... | 150 |
| Radical..... | 300 |
| Tonsillectomy with or without adenoids..... | 300 |

EYE

| | |
|-------------------------|-----|
| Cataract | 200 |
| Enucleation..... | 500 |
| Corneal transplant..... | 750 |

GYNECOLOGIC

| | |
|---|-----|
| Dilation & curettage (D&C) | 150 |
| Vaginal delivery | 300 |
| Cesarean delivery..... | 400 |
| Hysterectomy | |
| Partial..... | 400 |
| Vaginal..... | 450 |
| Vulvectomy | |
| Partial..... | 450 |
| Radical..... | 900 |
| Abdominal hysterectomy with or without tubes and ovaries | 775 |

HEART

| | |
|---|-------|
| Insertion of pacemaker..... | 200 |
| Angioplasty | |
| One vessel | 500 |
| Two vessels | 750 |
| Coronary artery with graft..... | 1,000 |
| Replacement of aortic or mitral valve..... | 1,000 |

LARYNX

| | |
|--|-------|
| Laryngoscopy with biopsy..... | 100 |
| Tracheostomy | 200 |
| Laryngectomy | 500 |
| Laryngectomy with radical neck dissection | 1,000 |

LIVER

| | |
|--------------------------|-----|
| Needle biopsy | 125 |
| Wedge biopsy | 300 |
| Resection of liver | 750 |

LUNGS

| | |
|--------------------------------|-------|
| Needle biopsy | 200 |
| Bronchoscopy with biopsy | 250 |
| Thoracostomy | 300 |
| Thoracotomy..... | 400 |
| Pneumonectomy..... | 750 |
| Wedge resection of lung..... | 1,200 |
| Lobectomy..... | 1,500 |

LYMPHATIC

| | |
|----------------------------------|-----|
| Biopsy lymph node | 150 |
| Splenectomy | 300 |
| Lymphadenectomy (bilateral)..... | 800 |

MISCELLANEOUS

| | |
|---|-------|
| Foot surgery | 150 |
| Repair of hernia..... | 250 |
| Carpal tunnel release (one hand or two)..... | 250 |
| Cleft lip repair..... | 250 |
| Club foot repair | 250 |
| Partial mandibulectomy (for TMJ)..... | 250 |
| Mandibulectomy | 400 |
| Cleft palate repair | 400 |
| Organ transplant..... | 2,000 |

PANCREAS

| | |
|-------------------------|-------|
| Jejunostomy | 750 |
| Pancreatectomy | 1,000 |
| Whipple procedure | 2,000 |

SPINE

| | |
|-------------------|-----|
| Cordotomy | 450 |
| Laminectomy | 750 |

THYROID

| | |
|----------------|-----|
| Biopsy | 150 |
| Thyroidectomy | |
| One lobe..... | 450 |
| Two lobes..... | 800 |

URINARY

| | |
|--|-------|
| Biopsy prostate..... | 100 |
| Hydrocele..... | 100 |
| Cystoscopy | 125 |
| Arteriovenous shunt/fistula | 200 |
| Cystotomy..... | 200 |
| Orchiectomy (unilateral, bilateral) | 300 |
| Biopsy of kidney | 400 |
| TUR bladder | 475 |
| TUR prostate | 475 |
| Prostatectomy, radical..... | 750 |
| Cystectomy | |
| Partial..... | 800 |
| Complete | 1,400 |
| Nephrectomy | 1,500 |