

# HOSPITAL PROTECTION

## HOSPITAL CONFINEMENT INDEMNITY INSURANCE

This insert page is to be used with Policy Series A46000, Plans 2 and 3 only. This page must accompany the Hospital Confinement Indemnity brochures, Plans 2 and 3 only.

### Surgical Benefit

Aflac will pay you according to the benefits in the Schedule of Operations when a surgical operation is performed on a covered person for a covered sickness or injury in a hospital or an ambulatory surgical center. Surgical Benefits are not payable for surgery performed in a doctor's or dentist's office, clinic, or other such location.

Only one benefit is payable per 24-hour period for surgery even though more than one surgical procedure may be performed. The highest eligible benefit will be paid. Exams covered under the Invasive Diagnostic Exams Benefit are not payable under this benefit. Surgical Benefits are not payable for losses caused by or resulting from elective surgery that is not medically necessary within the first 12 months of the effective date of the policy unless the loss begins after 12 months from the effective date of the policy.

If any operation for the treatment of the covered sickness or injury is performed other than those listed, Aflac will pay you an amount comparable to the amount shown in the Schedule of Operations for the operation most nearly similar in severity and gravity. **No lifetime maximum.**

### SCHEDULE OF OPERATIONS

#### BONE

Bone marrow biopsy or aspiration .....	\$100
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 of brain tumor.....	1,000
Hemispherectomy.....	1,000

#### BREAST

Incisional biopsy.....	100
Needle biopsy.....	100
Breast reduction.....	300
Lumpectomy .....	200
Stereotactic biopsy .....	100
Axillary node dissection.....	150
Partial mastectomy .....	300
Breast reconstruction.....	500
Mastectomy	
Simple.....	300
Radical.....	600

#### DIGESTIVE

Exploratory laparotomy .....	\$300
Appendectomy .....	200
Colostomy.....	200
ERCP .....	200
Vagotomy .....	300
Partial colectomy .....	400
Colectomy.....	600
Colectomy with ileostomy.....	600
Cholecystectomy .....	600
Esophagectomy.....	750
Gastrectomy	
Partial.....	500
Total.....	1,000

#### EAR/NOSE

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

American Family Life Assurance Company of Columbus (Aflac)  
Worldwide Headquarters • Columbus, Georgia 31999

**EYE**

Cataract.....	\$200
Enucleation.....	500
Corneal transplant.....	750

**GYNECOLOGIC**

Dilation & curettage (D&C).....	100
Vaginal delivery .....	200
Cesarean delivery .....	200
Vaginal hysterectomy	
Partial .....	400
Total .....	750
Abdominal hysterectomy	
with or without tubes	
and ovaries .....	750
Vulvectomy	
Partial .....	200
Radical.....	300

**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**

Tracheostomy .....	100
Laryngectomy .....	500
Laryngectomy with radical	
neck dissection.....	1,000

**LIVER**

Needle biopsy .....	100
Wedge biopsy .....	150
Resection of liver.....	750

**LUNGS**

Needle biopsy .....	200
Thoracotomy .....	400
Pneumonectomy .....	750
Wedge resection of lung.....	500
Lobectomy .....	750

**LYMPHATIC**

Biopsy lymph node.....	100
Splenectomy .....	300
Lymphadenectomy (bilateral) .....	500

**MISCELLANEOUS**

Foot surgery .....	\$150
Repair of hernia .....	250
Carpal tunnel release	
(one hand or two) .....	100
Fractures	
Open reduction .....	250
Mandibulectomy .....	400
Organ transplant .....	1,000
Vasectomy .....	150

**PANCREAS**

Jejunostomy .....	200
Pancreatectomy.....	500
Whipple procedure .....	1,000

**SKIN**

Biopsy .....	50
Excision of lesion of skin	
Without flap or graft.....	100
With flap or graft.....	300

**SPINE**

Discectomy .....	500
Fusions.....	750
Laminectomy .....	500

**THYROID**

Biopsy .....	150
Thyroidectomy	
One lobe .....	200
Two lobes.....	500

**URINARY**

Biopsy prostate .....	100
Hydrocele.....	100
Cystotomy.....	200
Orchiectomy	
(unilateral, bilateral) .....	200
Biopsy of kidney.....	400
TUR bladder .....	300
TUR prostate.....	300
Prostatectomy, radical .....	750
Cystectomy (bladder)	
Partial.....	500
Complete .....	750
Nephrectomy .....	750

**Refer to the policy for complete details, limitations, and exclusions.**