

# Aflac Hospital Advantage

## HOSPITAL CONFINEMENT INDEMNITY INSURANCE

We can't take all the uncertainty out of your hospital stay, but we can help make some of the costs a little more manageable.



**Aflac**®

We've got you under our wing.®

# AFLAC HOSPITAL ADVANTAGE

## HOSPITAL CONFINEMENT INDEMNITY INSURANCE

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Policy Series A49000

## The Aflac Hospital Advantage insurance policy: Designed to help with those out-of-pocket expenses not covered by your major medical plan.

Did you know that hospital care and clinical services account for a little over half of the health care expenditures in the nation?<sup>1</sup>

Even if it's planned, a trip to the hospital can be a little intimidating. And while we can't take all the uncertainty out of your stay, Aflac can help make some of the unexpected costs as a result of it a bit more manageable.

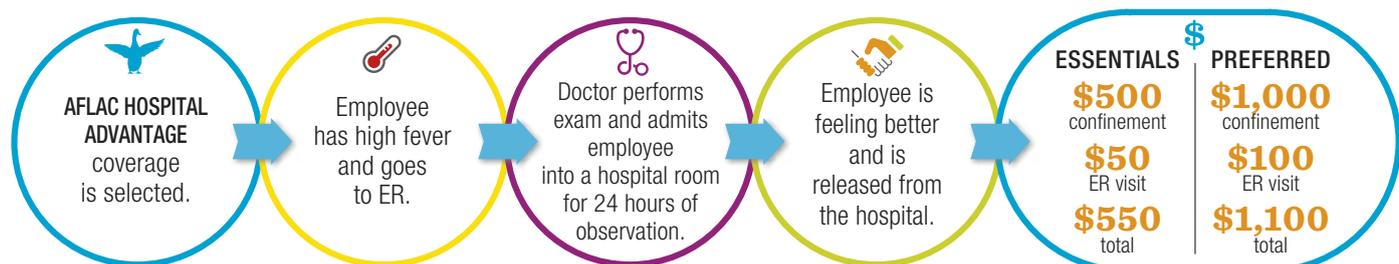
With the Aflac Hospital Advantage policy, benefits are paid directly to you, unless specified otherwise, to help with those out-of-pocket hospital expenses that may not be fully covered by your major medical plan, such as:

- ▶ Transportation and ambulance costs
- ▶ Emergency room and doctors' visits
- ▶ Medical diagnostics and imaging
- ▶ Rehabilitation facilities

As health care costs continue to rise, it's easy to see why the Aflac Hospital Advantage insurance policy makes sense. At Aflac, we've got you under our wing.



### HOW IT WORKS



The above example is based on a scenario for Essentials and Preferred levels of coverage. Benefits may vary by state, benefit option, and level of coverage selected.

The policy has limitations and exclusions that may affect benefits payable. This folder is for illustrative purposes only and is not intended for use as a stand-alone advertisement. Please refer to the brochure insert(s) for information on policy benefits, limitations, and exclusions.

Aflac herein means American Family Life Assurance Company of Columbus.

UNDERSTANDING THE FACTS CAN HELP YOU UNDERSTAND THE THINKING  
BEHIND THE AFLAC HOSPITAL ADVANTAGE INSURANCE POLICY:

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**FACT NO. 1**

**51%**

OF THE NATION'S HEALTH EXPENDITURES ARE THE  
RESULT OF THE COMBINED COSTS OF HOSPITAL CARE  
AND PHYSICIAN/CLINICAL SERVICES.<sup>1</sup>

**FACT NO. 2**

**123** MILLION

HOSPITAL EMERGENCY OUTPATIENT VISITS OCCURRED IN  
THE UNITED STATES IN 2008.<sup>2</sup>

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<sup>1</sup>Martin A.B. et al., "Growth in U.S. Health Spending Remained Slow in 2010; Health Share of Gross Domestic Product Was Unchanged From 2009," Health Affairs, 2012.

<sup>2</sup>Hospital Statistics© 2010 Edition, Health Forum, LLC, an Affiliate of the American Hospital Association.

**We've got you  
under our wing.®**

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**This brochure is for a hospital confinement indemnity policy providing limited benefits.  
Benefits provided are supplemental and are not intended to cover all medical expenses.**

**For more information about the policy benefits, limitations, and exclusions,  
please contact your Aflac insurance agent/producer for details.**

Underwritten by:  
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