

Plan 2

# *Hospital Intensive Care Protection*

*Hospital Intensive Care Unit Insurance*



## *Plan Highlights*

- Hospital Intensive Care Unit Benefit
- Step-Down Intensive Care Unit Benefit
- Progressive Benefit

# Hospital Intensive Care Protection Insurance

Policy Series A18400

## Hospital Intensive Care Unit Benefit

**Aflac will pay** the following benefits when a covered person incurs a charge for confinement in a hospital intensive care unit or a step-down intensive care unit for a covered sickness or injury:

### Confinement in a Hospital Intensive Care Unit:

|           | Sickness        | Injury          |
|-----------|-----------------|-----------------|
| Days 1–7  | \$ 700 per day  | \$ 800 per day  |
| Days 8–15 | \$1,200 per day | \$1,300 per day |

**Aflac will pay** twice the amount listed under the sickness benefit above if hospital intensive care confinement is due to a major human organ transplant. This benefit is limited to 15 days per period of confinement. No lifetime maximum.

### Confinement in a Step-Down Intensive Care Unit:

**Aflac will pay** benefits for confinement in a step-down intensive care unit after exhaustion of benefits paid for confinement in a hospital intensive care unit or for Days 1–15 of a step-down intensive care unit confinement. This benefit is limited to 15 days per period of confinement. No lifetime maximum.

|                                                       | Sickness      | Injury        |
|-------------------------------------------------------|---------------|---------------|
| Days 1–15<br>(Step-Down<br>Intensive Care Unit)       | \$350 per day | \$350 per day |
| or<br>Days 16–30<br>(Hospital Intensive<br>Care Unit) | \$350 per day | \$350 per day |

Benefits payable for confinement in a hospital intensive care unit or for confinement in a step-down intensive care unit are not payable on the same day. If a covered person is charged for both on the same day, only the highest eligible benefit will be paid. Treatment or confinement in a U.S. government hospital does not require a charge for benefits to be payable. Benefits reduce by one-half for losses incurred on or after the policy anniversary date following the 70th birthday of a covered person.

Hospital intensive care units do not provide benefits for telemetry or surgical recovery rooms, postanesthesia care units, progressive care units, intermediate care units, private monitored rooms, observation units located in emergency rooms or outpatient surgery units, step-down intensive care units, or other facilities that do not meet the standards for a hospital intensive care unit.

Step-down intensive care units do not provide benefits for telemetry or surgical recovery rooms; observation units located in emergency rooms or outpatient surgery units; postanesthesia care units; beds, wards, or private or semiprivate rooms with or without telemetry monitoring equipment; emergency rooms; or labor or delivery rooms.

## Progressive Benefit for Hospital Intensive Care Unit/Step-Down Intensive Care Unit Confinement

A \$2 indemnity will accumulate for the named insured and the covered spouse for each calendar month the policy remains in force after the effective date. This accumulated indemnity, if any, will be paid in addition to any benefits paid under the Hospital Intensive Care Unit Benefit. This progressive benefit will cease to build on the policy anniversary date following the 65th birthday of a covered person. Any amount accrued at the time this benefit ceases to build for a covered person will continue to be added to the benefit amount for all hospital intensive care unit/step-down intensive care unit confinements commencing prior to the policy anniversary date following the 70th birthday of a covered person. This accumulated benefit will be reduced by one-half for hospital intensive care unit/step-down intensive care unit confinements commencing on or after the policy anniversary date following the 70th birthday of a covered person. This benefit is not applicable and will not accrue to any covered person who has attained age 65 prior to the effective date of the policy. The named insured and covered spouse, if any, are the only persons eligible for this benefit. Dependent children do not qualify for this benefit. When a spouse is added to an existing policy, this benefit will begin to accrue from the endorsement date adding such spouse, provided the spouse has not yet attained age 65.

### Guaranteed-Renewable

The policy is guaranteed-renewable for your lifetime with benefits reduced at age 70, subject to Aflac's right to change premiums by class upon any renewal date.

### Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 25. Newborn children are automatically covered under the terms of the policy from the moment of birth. However, children born within ten months of the effective date of the policy will not be covered for any losses or confinements that occur or begin within the first 28 days of life.

### Effective Date

The effective date is the date shown in the Policy Schedule, not the date you signed the application for coverage. The payroll rate may be retained after one month's premium payment on payroll deduction.

### Limitations and Exclusions

Benefits payable under the policy will be reduced by one-half for losses that begin on or after the policy anniversary date following the 70th birthday of a covered person. Children born within ten months of the effective date of the policy will not be covered for any losses or confinements that occur or begin within the first 28 days of life. Benefits are not payable for losses or confinements that occur or begin before the policy effective date or after termination of the policy.

The policy does not cover losses caused by or resulting from:

- Intentionally self-inflicting bodily injury or attempting suicide;
- Participating in or attempting to participate in any illegal activity that is classified as a felony, whether charged or not (the term felony is as defined by the law of the jurisdiction in which the activity takes place);
- Being exposed to war or any act of war, declared or undeclared, or actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Reserve;
- Having treatment for a mental or nervous disorder or disease; alcoholism or drug dependency; any loss sustained or contracted due, directly or indirectly, to a covered person's being intoxicated or under the influence of alcohol, drugs, or any narcotic unless administered on the advice of

a physician and taken according to the physician's instructions (the term intoxicated refers to that condition as defined by the law of the jurisdiction in which the injury or cause of the loss occurred);

- Confinement in units such as telemetry or surgical recovery rooms; postanesthesia care units; progressive care units; intermediate care units; private monitored rooms; observation units located in emergency rooms or outpatient surgery units; beds, wards, or private or semiprivate rooms with or without telemetry monitoring equipment; emergency rooms; labor or delivery rooms; or other facilities that do not meet the standards for a hospital intensive care unit or step-down intensive care unit.

A hospital does not include any institution, or part thereof, used as an emergency room; a rehabilitation unit; a hospice unit, including any bed designated as a hospice bed or a swing bed; a transitional care unit; a convalescent home; a rest or nursing facility; a psychiatric unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial or educational care, care or treatment for persons suffering from mental disease or disorders, care for the aged, or care for persons addicted to drugs or alcohol.

A physician does not include a member of your immediate family.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.

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

**This brochure is for illustration purposes only.**

# Aflac is ...

- A Fortune 500 company with nearly \$66 billion in assets, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (June 2006), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2007), and AA in insurer financial strength by Fitch, Inc. (March 2008).\*
- Named by Fortune magazine to its list of America's Most Admired Companies for the seventh consecutive year in March 2007.
- A premier provider of insurance policies with premiums payroll deducted for more than 402,300 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual list of America's 400 Best Big Companies for the eighth time in January 2008.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the tenth consecutive year in February 2008.

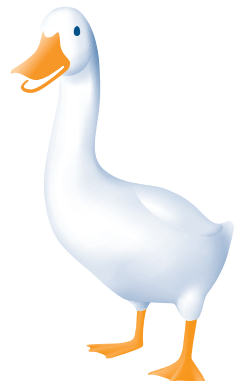
*\*Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



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