

Level 2

Voluntary Indemnity Plan

Hospital Confinement Indemnity Insurance



Plan Benefits

- Initial Hospitalization
- Hospital Confinement
- Short-Stay
- Rehabilitation Unit
- Ambulance

Voluntary Indemnity Plan

Policy Series A-44200

Initial Hospitalization Benefit

Aflac will pay an initial hospitalization benefit of \$400 when a covered person is confined to a hospital for 14 or more hours for a covered sickness or injury. This benefit is payable only once for each covered person per period of hospital confinement and per calendar year.

Hospital Confinement Benefit

Aflac will pay the amount shown when a covered person is charged for required hospital confinement* of 14 or more hours for a covered sickness or injury. No lifetime maximum.

\$150 per day for Days 1 through 7

\$250 per day for Days 8 through 180

Exception: If, within the first 28 days after birth, a covered child is confined in a hospital for 14 or more hours due to a covered sickness or injury, including congenital anomaly, Aflac will pay \$150 per day for hospitalization of Days 1 through 180. Benefits are not payable beyond the 180th day in a period of hospital confinement.

Hospital Confinement and Rehabilitation Unit Benefits are not payable on the same day. The highest eligible benefit will be paid.

Short-Stay Benefit – \$150

Aflac will pay \$150 when a covered person is charged for a bed due to a medically necessary confinement* in a hospital for a period of at least six but less than 14 hours and is not eligible for any other benefit in the policy. This benefit is not payable for confinement or treatment in an emergency room and is payable only once per 24-hour period. No lifetime maximum.

Rehabilitation Unit Benefit – \$150

Aflac will pay \$150 per day when a covered person is charged for confinement* in a hospital and is transferred to a bed in a rehabilitation unit of a hospital for a covered sickness or injury. This benefit is payable up to 15 days per covered person, per period of hospital confinement and is limited to 30 days per calendar year. No lifetime maximum.

Ambulance Benefit – \$100

Aflac will pay \$100 for an ambulance if, due to a covered sickness or injury, a covered person requires transportation by a licensed professional ambulance service to or from a hospital. This benefit is limited to two trips per calendar year, per covered person. No lifetime maximum.

Waiver of Premium Benefit

After you have received hospital confinement benefits for 30 days in a period of hospital confinement, Aflac will waive from month to month any premium(s) falling due during your continued hospital confinement. When confinement benefits are no longer being paid, premium payments must be resumed.

*Treatment or confinement in a U.S. government hospital does not require a charge for benefits to be payable.

**Refer to the policy for complete details, limitations, and exclusions.
This brochure is for illustration purposes only.**

Continuation of Coverage Benefit

Aflac will waive all monthly premiums due for the policy and riders for up to two months if you meet all of the following conditions: (1) Your policy has been in force for at least six months; (2) We have received premiums for at least six consecutive months; (3) Your premiums have been paid through payroll deduction and you leave your employer for any reason; (4) You or your employer notifies us in writing within 30 days of the date your premium payments cease because of your leaving employment; and (5) You re-establish premium payments through your new employer's payroll deduction process or direct payment to Aflac. You will again become eligible to receive this benefit after you re-establish your premium payments through payroll deduction for a period of at least six months and we receive premiums for at least six consecutive months. Payroll deduction means your premium is remitted to Aflac for you by your employer through a payroll deduction process.

Pre-Existing Condition Limitation

A pre-existing condition is a sickness or injury for which, within the 12-month period before the effective date of coverage, symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care, or treatment, or for which medical advice was given or treatment was recommended by or received from a physician. Care or treatment caused by a pre-existing condition will not be covered unless it begins more than six months after the effective date of coverage. A sickness is an illness, disease, or disorder diagnosed or treated 30 days or more after the effective date of coverage and while coverage is in force.

Guaranteed-Renewable

The policy is guaranteed-renewable for your lifetime, subject to Aflac's right to change the applicable table of premium rates by class.

Effective Date

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

Family Coverage

Family coverage includes the insured; spouse; and dependent, unmarried children to age 19 (or 23 if they are full-time students). Newborn children are automatically insured from the moment of birth. One-parent family coverage includes the insured and dependent, unmarried children to age 19 (or 23 if they are full-time students). A dependent child must be under the age of 19 at the time of application to be eligible for coverage.

Limitations and Exclusions

The sickness benefits of the policy are subject to a 30-day waiting period. Benefits are not payable for any sickness that is diagnosed or treated before coverage has been in force 30 days from the effective date as shown in the Policy Schedule. If the period of hospital confinement follows a previously covered confinement, it will be considered a continuation unless the later confinement is the result of an entirely unrelated sickness or injury or the confinements are separated by 30 days or more. Newborn children born within the first ten months of the policy effective date will be subject to a 30-day waiting period for sickness.

The policy does not cover losses caused by or resulting from intentionally self-inflicting bodily injury or attempting suicide; attempting to commit or committing a felony, or being engaged in an illegal occupation; being involved in war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto (Aflac will return the premium paid during such service, and upon termination of military service, you have the right to renew coverage.); having treatment for a mental or nervous disorder or disease; alcoholism or drug dependency; any loss sustained or contracted due to a covered person's being intoxicated or under the influence of 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); having cosmetic surgery, except that cosmetic surgery will not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered newborn dependent child that has resulted in a functional defect; giving birth as a result of a normal pregnancy when conception occurs prior to the effective date of the policy [complications of pregnancy (including nonelective cesarean) will be covered to the same extent as a sickness]; routine nursing or routine well-baby care for a newborn child; being hospitalized before the effective date of coverage.

Hospital does not include any institution, or part thereof, used as an ambulatory surgical center; a hospice unit (including any bed designated as a hospice bed or a swing bed); a convalescent home; a rest or nursing facility; a psychiatric unit; a rehabilitation unit; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care or treatment for persons suffering from mental disease or disorders, or care for the aged, drug addicts, or alcoholics. Benefits for confinement in a rehabilitation unit are payable under the Rehabilitation Unit Benefit.

Aflac is ...

- A Fortune 500 company with assets exceeding \$56 billion, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (April 2004), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2005), and AA in insurer financial strength by Fitch, Inc. (April 2005).*
- Named by Fortune magazine to its list of America's Most Admired Companies for the sixth consecutive year in March 2006.
- A premier provider of insurance policies with premiums payroll deducted for more than 350,000 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual Platinum 400 List of America's Best Big Companies for the sixth year in January 2006.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the eighth consecutive year in January 2006.

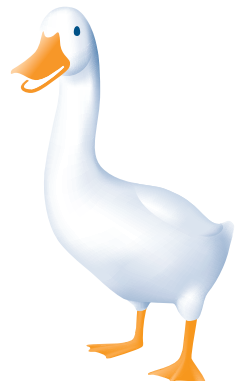
**Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



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