

# Aflac Group Accident Insurance

Accident protection made for you.



**Underwritten by:**  
**Continental American Insurance Company (CAIC)**

In California, coverage is underwritten by  
Continental American Life Insurance Company.



## Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

### Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

### Plan Features

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

## What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.



# GROUP ACCIDENT INSURANCE

	HIGH	LOW
<p><b>INITIAL TREATMENT</b> (once per accident, within 12 months after the accident, not payable for telemedicine services) Payable when an insured receives initial treatment for a covered accidental injury. This benefit is payable for initial treatment received under the care of a doctor when an insured visits the following:</p>		
Hospital emergency room with X-Ray / without X-Ray	\$250/\$200	\$150/\$100
Urgent care facility with X-Ray / without X-Ray	\$250/\$200	\$150/\$100
Doctor's office or facility (other than a hospital emergency room or urgent care) with X-Ray / without X-Ray	\$150/\$100	\$100/\$50
<p><b>AMBULANCE</b> (within 12 months after the accident) Payable when an insured receives transportation by a professional ambulance service due to a covered accidental injury.</p>	\$400 Ground \$1,200 Air	\$200 Ground \$800 Air
<p><b>MAJOR DIAGNOSTIC TESTING</b> (once per accident, within 12 months after the accident) Payable when an insured requires one of the following exams: Computerized Tomography (CT/CAT scan), Magnetic Resonance Imaging (MRI), or Electroencephalography (EEG) due to a covered accidental injury. These exams must be performed in a hospital, a doctor's office, a medical diagnostic imaging center or an ambulatory surgical center.</p>	\$200	\$100
<p><b>EMERGENCY ROOM OBSERVATION</b> (within 12 months after the accident) Payable when an insured receives treatment in a hospital emergency room, and is held in a hospital for observation without being admitted as an inpatient because of a covered accidental injury.</p>	\$100 Each 24 hour period	\$50 Each 24 hour period
<p><b>PRESCRIPTIONS</b> (2 times per accident, within 12 months after the accident) Payable for a prescription filled that - due to a covered accidental injury - is ordered by a doctor, dispensed by a licensed pharmacist and medically necessary for the care and treatment of the insured (in Alaska, Massachusetts and Montana prescriptions do not have to be medically necessary). This benefit is not payable for therapeutic devices or appliances; experimental drugs; drugs, medicines or insulin used by or administered to a person while he is confined to a hospital, rest home, extended care facility, convalescent home, nursing home or similar institution; or immunization agents, biological sera, blood or blood plasma. This benefit is not payable for pain management techniques for which a benefit is paid under the Pain Management Benefit (if available).</p>	\$5	\$5
<p><b>BLOOD/PLASMA/PLATELETS</b> (3 times per accident, within 12 months after the accident) Payable for each day that an insured receives blood, plasma or platelets due to a covered accidental injury.</p>	\$200	\$100
<p><b>PAIN MANAGEMENT</b> (once per accident, within 12 months after the accident) Payable when an insured, due to a covered accidental injury, is prescribed and receives a nerve ablation and/or block, or an epidural injection administered into the spine. This benefit is only payable for pain management techniques (as shown above) that are administered in a hospital or doctor's office. This benefit is not payable for an epidural administered during a surgical procedure.</p>	\$100	\$50
<p><b>CONCUSSION</b> (once per accident, within 12 months after the accident) Payable when an insured is diagnosed by a doctor with a concussion due to a covered accident.</p>	\$500	\$200

<b>TRAUMATIC BRAIN INJURY</b> (once per accident, within 12 months after the accident) Payable when an insured is diagnosed by a neurologist with Traumatic Brain Injury (TBI) due to a covered accident. To qualify as TBI, the neurological deficit must require treatment by a neurologist and a prescribed course of physical, speech and/or occupational therapy under the direction of a neurologist.	\$5,000	\$2,500
<b>EMERGENCY DENTAL WORK</b> (once per accident, within 12 months after the accident) Payable when an insured's natural teeth are injured as a result of a covered accident.	\$50 Extraction \$200 Repair with a crown	\$25 Extraction \$75 Repair with a crown
<b>FRACTURES</b> (within 12 months after the accident) Payable when an insured fractures a bone because of a covered accident and is treated by a doctor. If the fracture requires open reduction, 200% of the benefit is payable for that bone. For multiple fractures (more than one fracture in one accident), we will pay a maximum of 200% of the benefit amount for the bone fractured that has the highest dollar amount. For a chip fracture (a piece of bone that is completely broken off near a joint), we will pay 25% of the amount for the affected bone. This benefit is not payable for stress fractures.	Up to \$4,000 based on a schedule	Up to \$2,500 based on a schedule
<b>DISLOCATIONS</b> (within 12 months after the accident) Payable when an insured dislocates a joint because of a covered accident and is treated by a doctor. If the dislocation requires open reduction, 200% of the benefit for that joint is payable. We will pay benefits only for the first dislocation of a joint. We will not pay for recurring dislocations of the same joint. If the insured dislocated a joint before the effective date of his certificate and then dislocates the same joint again, it will not be covered by the plan. For multiple dislocations (more than one dislocated joint in one accident), we will pay a maximum of 200% of the benefit amount for the joint dislocated that has the highest dollar amount. For a partial dislocation (joint is not completely separated, including subluxation), we will pay 25% of the amount for the affected joint.	Up to \$3,000 based on a schedule	Up to \$1,500 based on a schedule
<b>BURNS</b> (once per accident, within 12 months after the accident) Payable when an insured is burned in a covered accident and is treated by a doctor. We will pay according to the percentage of body surface burned. First degree burns are not covered.		
<b>Second Degree</b>		
Less than 10%	\$100	\$50
At least 10% but less than 25%	\$200	\$100
At least 25% but less than 35%	\$500	\$250
35% or more	\$1,000	\$500
<b>Third Degree</b>		
Less than 10%	\$1,000	\$500
At least 10% but less than 25%	\$5,000	\$2,500
At least 25% but less than 35%	\$10,000	\$5,000
35% or more	\$20,000	\$10,000
<b>EYE INJURIES</b> Payable for eye injuries if, because of a covered accident, a doctor removes a foreign body from the eye, with or without anesthesia.	\$250	\$100
<b>LACERATIONS</b> (once per accident, within 12 months after the accident) Payable when an insured receives a laceration in a covered accident and the laceration is repaired by a doctor. For multiple lacerations, we will pay a maximum of 200% of the benefit for the largest single laceration requiring stitches. Lacerations requiring stitches (including liquid skin adhesive):		
Over 15 centimeters	\$500	\$100
5-15 centimeters	\$300	\$60
Under 5 centimeters	\$75	\$40
Lacerations not requiring stitches	\$35	\$25

<p><b>OUTPATIENT SURGERY AND ANESTHESIA</b> (per day / performed in hospital or ambulatory surgical center, within 12 months after the accident) Payable for each day that, due to a covered accidental injury, an insured has an outpatient surgical procedure performed by a doctor in a hospital or ambulatory surgical center. Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.</p>	\$400	\$200
<p><b>FACILITIES FEE FOR OUTPATIENT SURGERY</b> (surgery performed in hospital or ambulatory surgical center, within 12 months after the accident) Payable once per each eligible Outpatient Surgery and Anesthesia Benefit (in a hospital or ambulatory surgical center).</p>	\$100	\$35
<p><b>OUTPATIENT SURGERY AND ANESTHESIA</b> (per day / performed in a doctor's office, urgent care facility, or emergency room; maximum of two procedures per accident, within 12 months of the accident) Payable for each day that, due to a covered accidental injury, an insured has an outpatient surgical procedure performed by a doctor in a doctor's office, urgent care facility or emergency room. Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in this plan, we will pay the higher benefit amount.</p>	\$50	\$25
<p><b>INPATIENT SURGERY AND ANESTHESIA</b> (per day / within 12 months after the accident) Payable for each day that, due to a covered accidental injury, an insured has an inpatient surgical procedure performed by a doctor. The surgery must be performed while the insured is confined to a hospital as an inpatient. If an inpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.</p>	\$1,000	\$500

**SUCCESSOR INSURED BENEFIT**

If spouse coverage is in force at the time of the employee's death, the surviving spouse may elect to continue coverage. Coverage would continue according to the existing plan and would also include any dependent child (ren) coverage in force at the time.

Surgical Procedures may include, but are not limited to, surgical repair of: ruptured disc, tendons/ligaments, hernia, rotator cuff, torn knee cartilage, skin grafts, joint replacement, internal injuries requiring open abdominal or thoracic surgery, exploratory surgery (with or without repair), etc., unless otherwise noted due to an accidental injury.

**AFTER CARE BENEFITS**

**HIGH**

**LOW**

**APPLIANCES** (within 12 months after the accident)

Payable if, as a result of an injury received in a covered accident, a doctor advises the insured to use a listed medical appliance as an aid in personal locomotion.

Cane, Ankle Brace

\$50

\$25

Walking Boot, Walker, Crutches, Leg Brace, Cervical Collar

\$200

\$75

Wheelchair, Knee Scooter, Body Jacket, Back Brace

\$300

\$150

**ACCIDENT FOLLOW-UP TREATMENT** (maximum of 2 per accident, within 12 months after the accident provided initial treatment is within 12 months of the accident)

Payable for doctor-prescribed follow-up treatment for injuries received in a covered accident.

Follow-up treatments do not include physical, occupational or speech therapy. Chiropractic or acupuncture procedures are also not considered follow-up treatment.

\$100

\$50

**POST-TRAUMATIC STRESS DISORDER (PTSD)** (once per accident, within 12 months after the accident)

Payable if the insured is diagnosed with PTSD, a mental health condition triggered by a covered accident. An insured must meet the diagnostic criteria for PTSD, stipulated in the Diagnostic and Statistical Manual of Mental Disorders IV (DSM IV-TR), and be under the active care of either a psychiatrist or Ph.D.-level psychologist.

\$200

\$50

**REHABILITATION UNIT** (maximum of 31 days per confinement, no more than 62 days total per calendar year for each insured)

Payable for each day that, due to a covered accidental injury, an insured receives treatment as an inpatient at a rehabilitation facility. For this benefit to be payable, the insured must be transferred to the rehabilitation facility for treatment following an inpatient hospital confinement.

We will not pay the rehabilitation facility benefit for the same days that the hospital confinement benefit is paid. We will pay the highest eligible benefit.

\$50  
per day

\$35  
per day

<p><b>THERAPY</b> (maximum of 10 per accident, beginning within 12 months after the accident provided initial treatment is within 12 months after the accident)            Payable if because of injuries received in a covered accident, an insured has doctor-prescribed therapy treatment in one of the following categories: physical therapy provided by a licensed physical therapist, occupational therapy provided by a licensed occupational therapist, or speech therapy provided by a licensed speech therapist.</p>	\$40	\$20
<p><b>CHIROPRACTIC OR ALTERNATIVE THERAPY</b> (maximum of 6 per accident, beginning within 12 months after the accident provided initial treatment is within 12 months after the accident)            Payable if because of injuries received in a covered accident, an insured receives acupuncture or chiropractic treatment.</p>	\$30	\$15
<p><b>HOSPITALIZATION BENEFITS</b></p>	<b>HIGH</b>	<b>LOW</b>
<p><b>HOSPITAL ADMISSION</b> (once per accident, within 12 months after the accident)            Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury.            This benefit is not payable for confinement to an observation unit, for emergency room treatment or for outpatient treatment.</p>	\$2,000 per confinement	\$1,000 per confinement
<p><b>HOSPITAL CONFINEMENT</b> (maximum of 365 days per accident, within 12 months after the accident)            Payable for each day that an insured is confined to a hospital as an inpatient because of a covered accidental injury.            If we pay benefits for confinement and the insured is confined again within 6 months because of the same accidental injury, we will treat this confinement as the same period of confinement. If we pay benefits for confinement and the insured becomes confined again after six months because of the same accidental injury, we will treat this confinement as a separate period of confinement.            This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury. This benefit is not payable for confinement to an observation unit or a rehabilitation facility.</p>	\$200 per day	\$100 per day
<p><b>HOSPITAL INTENSIVE CARE</b> (maximum of 30 days per accident, within 12 months after the accident)            Payable for each day an insured is confined in a hospital intensive care unit because of a covered accidental injury.            We will pay benefits for only one confinement in a hospital intensive care unit at a time, even if it is caused by more than one covered accidental injury.            If we pay benefits for confinement in a hospital intensive care unit and an insured becomes confined to a hospital intensive care unit again within 6 months because of the same accidental injury, we will treat this confinement as the same period of confinement. If we pay benefits for confinement in a hospital's intensive care unit and an insured becomes confined to a hospital's intensive care unit again after six months because of the same accidental injury, we will treat this confinement as a separate period of confinement.            This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$200 per day	\$100 per day
<p><b>INTERMEDIATE INTENSIVE CARE STEP-DOWN UNIT</b> (maximum of 30 days per accident, within 12 months after the accident)            Payable for each day an insured is confined in an intermediate intensive care step-down unit because of a covered accidental injury.            We will pay benefits for only one confinement in an intermediate intensive care step-down unit at a time, even if it is caused by more than one covered accidental injury.            If we pay benefits for confinement in an intermediate intensive care step-down unit and an insured becomes confined to an intermediate intensive care step-down unit again within 6 months because of the same condition, we will treat this confinement as the same period of confinement. If we pay benefits for confinement in an Intermediate intensive care step-down unit and an insured becomes confined to a hospital's intermediate intensive care step-down unit again after six months because of the same or related condition, we will treat this confinement as a separate period of confinement.            This benefit is payable in addition to the Hospital Confinement Benefit.</p>	\$100 per day	\$50 per day

<p><b>FAMILY MEMBER LODGING</b> (greater than 100 miles from the insured's residence, maximum of 10 days per accident, within 12 months after the accident)  Payable for each night's lodging in a motel/hotel/rental property for an adult member of the insured's immediate family. For this benefit to be payable:</p> <ul style="list-style-type: none"> <li>• The insured must be confined to a hospital for treatment of a covered accidental injury;</li> <li>• The hospital and motel/hotel must be more than 100 miles from the insured's residence; and</li> <li>• The treatment must be prescribed by the insured's treating doctor.</li> </ul>	\$100 per day	\$50 per day
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<b>LIFE CHANGING EVENTS BENEFITS</b>	<b>HIGH</b>	<b>LOW</b>
<p><b>PARALYSIS</b> (once per accident, diagnosed by a doctor within 12 months after the accident)  Payable if an insured has permanent loss of movement of two or more limbs for more than 90 days (in Utah, 30 days) as the result of a covered accidental injury.</p> <p>Paraplegia  Quadriplegia</p>	\$4,000 \$8,000	\$2,500 \$5,000
<p><b>PROSTHESIS</b> (once per accident, up to 2 prosthetic devices and one replacement per device per insured)*  Payable when an insured receives a prosthetic device, prescribed by a doctor, as a result of a covered accidental injury.</p> <p>Prosthetic Device/Prosthesis means an artificial device designed to replace a missing part of the body. This benefit is not payable for hearing aids, wigs, or dental aids (to include false teeth), repair or replacement of prosthetic devices* and /or joint replacements.</p> <p>* We will pay this benefit again once to cover the replacement of a prosthesis for which a benefit has been paid, provided the replacement takes place within three years of the initial benefit payment.</p>	\$2,000	\$1,000
<p><b>RESIDENCE/VEHICLE MODIFICATION</b> (once per accident, within 12 months after the accident)  Payable for a permanent structural modification to an insured's primary residence or vehicle when the insured suffers total and permanent or irrevocable loss of one of the following, due to a covered accidental injury:</p> <ul style="list-style-type: none"> <li>• The sight of one eye;</li> <li>• The use of one hand/arm; or</li> <li>• The use of one foot/leg.</li> </ul>	\$1,000	\$500

<b>COVERAGE</b>	<b>MONTHLY RATES</b>
Employee	\$12.86
Employee and Spouse	\$21.87
Employee and Dependent Children	\$31.03
Family	\$40.04

**Rate Example:**

An employee chooses a family Accident plan for herself, her spouse, and three dependent children. Her monthly premium deduction equals \$40.04.

## INITIAL ACCIDENT EXCLUSIONS EXCLUSIONS

We will not pay benefits for accidental injury, disability, or death contributed to, caused by, or resulting from:

- War – voluntarily participating in war, any act of war, or military conflicts, declared or undeclared, or voluntarily participating or serving in the military, armed forces, or an auxiliary unit thereto, or contracting with any country or international authority. (We will return the prorated premium for any period not covered by the certificate when the insured is in such service.) War also includes voluntary participation in an insurrection, riot, civil commotion, or civil state of belligerence. War does not include acts of terrorism.
- Suicide – committing or attempting to commit suicide, while sane or insane.
- Sickness – having any disease or bodily/mental illness or degenerative process. We also will not pay benefits for: — Allergic reactions. — Any bacterial, viral, or microorganism infection or infestation or any condition resulting from insect, arachnid, or other arthropod bites or stings. — An error, mishap, or malpractice during medical, diagnostic, or surgical treatment or procedure for any sickness. — Any related medical/surgical treatment or diagnostic procedures for such illness.
- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.
- Racing – riding in or driving any motor-driven vehicle in a race, stunt show, or speed test in a professional or semi-professional capacity.
- Illegal Occupation – voluntarily participating in, committing, or attempting to commit a felony or illegal act or activity, or voluntarily working at, or being engaged in, an illegal occupation or job.
- Sports – participating in any organized sport in a professional or semiprofessional capacity for pay or profit.
- Cosmetic Surgery – having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident.

For 24-Hour Coverage, the following exclusions will not apply:

- An injury arising from any employment.
- An injury or sickness covered by worker's compensation.

## DEFINITIONS

**Accidental Injury** means accidental bodily damage to an insured resulting from an unforeseen and unexpected traumatic event. This must be the direct result of an accident and not the result of disease or bodily infirmity. **A Covered Accidental Injury** is an accidental injury that occurs while coverage is in force. **A Covered Accident** is an accident that occurs on or after an insured's effective date while coverage is in force, and that is not specifically excluded by the plan.

**Ambulatory Surgical Center** is defined as a licensed surgical center consisting of an operating room; facilities for the administration of general anesthesia; and a post-surgery recovery room in which the patient is admitted and discharged within a period of less than 24 hours.

**Dependent Child or Dependent Children** means your or your spouse's natural children, step-children, grandchildren who are in your legal custody and residing with you, foster children, children subject to legal guardianship, legally adopted children, or children placed for adoption, who are younger than age 26. Newborn children may be automatically covered from the moment of birth for 60 days. Newly adopted children may also be automatically covered for 60 days. See certificate for details.

**Doctor** is a person who is duly qualified as a practitioner of the healing arts acting within the scope of his license, and is licensed to practice medicine, prescribe and administer drugs, or to perform surgery, or is a duly qualified medical practitioner according to the laws and regulations in the state in which treatment is made. A doctor **does not** include the insured or an insured's

family member. For the purposes of this definition, **Family Member** includes the employee's spouse as well as the following members of the employee's immediate family:

- Son
- Daughter
- Mother
- Father
- Sister
- Brother

This includes step-family members and family-members-in-law.

The term **Hospital** specifically excludes any facility not meeting the definition of hospital as defined in this plan, including but not limited to:

- A nursing home,
- An extended-care facility,
- A skilled nursing facility,
- A rest home or home for the aged,
- A rehabilitation facility,
- A facility for the treatment of alcoholism or drug addiction, or
- An assisted living facility.

**Spouse** is an employee's legal wife or husband.

**Telemedicine Service** means a medical inquiry with a doctor via audio or video communication that assists with a patient's assessment, diagnosis, and consultation. Treatment is the consultation, care, or services provided by a doctor. This includes receiving any diagnostic measures and taking prescribed drugs and medicines. Treatment does not include telemedicine services.

**Treatment** is the consultation, care, or services provided by a doctor. This includes receiving any diagnostic measures and taking prescribed drugs and medicines. Treatment does not include telemedicine services.

**Urgent Care** is a walk-in clinic that delivers ambulatory, outpatient care in a dedicated medical facility for illnesses or injuries that require immediate care but that are not serious enough to require a visit to an emergency room.

## HOSPITALIZATION BENEFITS

**Hospital Intensive Care Unit** means a place that meets all of the following criteria:

- Is a specifically designated area of the hospital called a hospital intensive care unit;
- Provides the highest level of medical care;
- Is restricted to patients who are critically ill or injured and who require intensive comprehensive observation and care;
- Is separate and apart from the surgical recovery room and from rooms, beds, and wards customarily used for patient confinement;
- Is permanently equipped with special life-saving equipment for the care of the critically ill or injured;
- Is under close observation by a specially trained nursing staff assigned exclusively to the hospital intensive care unit 24 hours a day; and
- Has a doctor assigned to the hospital intensive care unit on a full-time basis.

The term **Hospital Intensive Care Unit** specifically excludes any type of facility not meeting the definition of hospital intensive care unit as defined in this plan, including but not limited to private monitored rooms, surgical recovery rooms, observation units, and the following step-down units:

- A progressive care unit,
- A sub-acute intensive care unit, or
- An intermediate care unit.

**Intermediate Intensive Care Step-Down Unit** means any of the following:

- A progressive care unit,
- A sub-acute intensive care unit,
- An intermediate care unit, or
- A pre- or post-intensive care unit.

An intermediate intensive care step-down unit is not a hospital intensive care unit as defined in this plan.



### AFTER CARE BENEFITS

**Psychiatrist** is a doctor of medicine who specializes in the diagnosis and treatment of mental disorders.

**Psychologist** is a clinical, mental health professional who works with patients. A psychologist is not a doctor of medicine who typically provides medical interventions and drug therapies, but provides analysis and counseling.

**Rehabilitation Facility** is a unit or facility providing coordinated multidisciplinary physical restorative services. These services must be provided to inpatients under a doctor's direction. The doctor must be knowledgeable and experienced in rehabilitative medicine. Beds must be set up in a unit or facility specifically designated and staffed for this service. This is not a facility for the treatment of alcoholism or drug addiction.

Please refer to the Initial Accident Treatment insert for other definitions applicable to this coverage.

### YOU MAY CONTINUE YOUR COVERAGE

Your coverage may be continued with certain stipulations. See certificate for details.

### TERMINATION OF COVERAGE

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate for details.

**If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.**

**Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.**

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