

# Aflac Group Hospital Indemnity Insurance

A sudden hospitalization might stop you in your tracks, but your bills – mortgages, utilities, groceries and out-of-pocket costs will keep on coming. **Aflac Group Hospital Indemnity Insurance** can help by paying benefits directly to you (unless otherwise assigned) to help with the costs associated with a covered hospital stay.

**Aflac Group Hospital Indemnity plans are designed with your needs in mind.**

Our hospital indemnity coverage will complement any major medical coverage that you may have.

## Benefits in the plan include:

- Hospital Admission
- Hospital Confinement

## Features:

- Guaranteed Issue coverage for all members during their initial enrollment
- No pre-existing condition limitation
- No Pregnancy Limitation
- Issue ages 18+; no termination age
- Rates priced to fit most budgets
- Direct Payment via Bank Draft/Credit Card
- Benefits are paid regardless of any other medical insurance



[aflacgroupinsurance.com](http://aflacgroupinsurance.com) | 1.800.433.3036

This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details, limitations and exclusions. Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Continental American Insurance Company • Columbia, South Carolina

## HOSPITAL INDEMNITY LIMITATIONS AND EXCLUSIONS

**WARNING: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.**

### EXCLUSIONS

We will not pay for loss due to:

- 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 covered person 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.
- 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 semi-professional capacity.
- Custodial Care – this is non-medical care that helps individuals with the basic tasks of everyday life, the preparation of special diets, and the self-administration of medication which does not require the constant attention of medical personnel.
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications.
- Services performed by a family member.
- Services related to sex or gender change, sterilization, in vitro fertilization, vasectomy or reversal of a vasectomy, or tubal ligation.
- Elective Abortion – an abortion for any reason other than to preserve the life of the person upon whom the abortion is performed.
- Dental Services or Treatment.
- Cosmetic Surgery, except when due to: – Reconstructive surgery, when the service is related to or follows surgery resulting from a Covered Accidental Injury or a Covered Sickness, or is related to or results from a congenital disease or anomaly of a covered dependent child. – Congenital defects in newborns.

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