Aflac

Hospital Indemnity Plan

SAMPLE

Summary of Benefits

Group Hospital Indemnity Insurance | Effective: 01/01/2027 | Group #: 0012345 (Sample Company, Inc.)

How This Coverage Works

Pays fixed cash benefits directly to you when you are admitted or confined to a hospital — whether from an illness, an accident, or having a baby. The money comes to you, not the hospital, so you can put it toward deductibles, everyday bills, or anything else while you recover. Benefits pay on top of your medical plan, with no network restrictions and no health questions to enroll. Pairs especially well with the HDHP.

Schedule of Benefits

Covered Benefit	Benefit Amount	Limit
Hospital Admission	$1,500	Per confinement
Daily Hospital Stay	$200/day	Up to 30 days
ICU Admission	$2,000	Per confinement

Plan Provisions

Provision	Detail
Eligibility	All active full-time employees, their spouses, and dependent children
Health Questions	None — guaranteed issue at enrollment
Network Restrictions	None — benefits pay the same at any hospital
Portability	Portable if you leave the company
Premium Contributions	100% employee-paid via payroll deduction

Limitations and Exclusions

Benefits are not payable for losses caused by war, intentionally self-inflicted injury, or illegal activities. Pre-existing condition limitations may apply in the first 12 months of coverage. See the certificate of coverage for complete provisions.