



## Aflac Introduces Hospital Advantage Policy

Columbus, GA – March 5, 2013 – Aflac, the No. 1 provider of voluntary and guaranteed-renewable insurance in the United States, launched a new hospital confinement indemnity insurance policy designed to help with out-of-pocket costs resulting from an unexpected hospital stay or visit to the emergency room. With the average hospital stay in the United States now costing approximately \$10,000<sup>1</sup>, Aflac's new hospital plan is a cost-effective benefits solution that helps workers pay for expenses that are not covered by major medical insurance.

Aflac's Hospital Advantage policy offers multiple options and levels and includes hospital confinement benefits of up to \$3,000, a health savings account-compatible option, guaranteed-renewable options and one rate for all ages.

"It's clear that workers are facing rapidly increasing costs associated with their health care, but our research shows that many are financially unprepared to deal with higher out-of-pocket expenses, increased deductibles and co-payments," said John Harmeling, senior vice president of Aflac Worksite Marketing. "Our new Aflac Hospital Advantage policy offers added protection to help offset rising hospital care costs and can help provide employees with peace of mind during their time of need."

Product benefits per covered individual include:<sup>2</sup>

- **Option 1** — Cash benefits of up to \$3,000 for hospital confinement and up to \$100 per day for treatment at a rehabilitation facility, in a hospital emergency room and during short hospital short-stays, depending upon the plan selected.
- **Option 2** — All benefits included in Option 1, plus cash benefits of \$25 per physician visit, \$150 for once-yearly medical diagnostic and imaging, and up to \$1,000 twice yearly for transportation via air ambulance.
- **Option 3** — All benefits included in Options 1 and 2, plus cash benefits of up to \$1,000 per 24-hour period for surgery and \$100 per 24-hour period for invasive diagnostic exams.
- **Option 4** — All benefits of Options 1, 2 and 3, plus cash benefits of \$100 per day for hospital confinement of up to 365 days, as well as for intensive care unit confinement of up to 30 days.
- **Option H (HSA-Compatible)** — This is an HSA-compatible plan and includes a hospital confinement benefit of up to \$3,000, as well as \$100 per day for daily hospital confinement and hospital intensive care unit confinement.

American workers without financial plans in place could have difficulty paying for high out-of-pocket costs resulting from an accident or illness such as mortgage, rent or car payments, transportation, groceries and child care. In fact, many Americans are not prepared to pay for these costs: According to the 2012 Aflac WorkForces Report, 28 percent of workers have less than \$500 and 51 percent have less than \$1,000 in savings for emergency expenses.<sup>3</sup>

— more —

<sup>1</sup> Hospital Statistics© 2010 Edition, Health Forum LLC

<sup>2</sup> May not be applicable for residents of AZ, AR, ID, PA, OK, OR, NY, SD, TX, VI, and VA

<sup>3</sup> 2012 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 24-February 23, 2012

“Americans who are strapped for cash generally budget their money based on their current living expenses and priorities, making illnesses and injuries something they react to, rather than plan for,” said Harmeling. “Aflac Hospital Advantage steps in to help when it’s needed most.”

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#### **About Aflac**

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products provide protection to more than 50 million people worldwide. For six consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World's Most Ethical Companies. In 2013, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 15th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit [aflac.com](http://aflac.com) or [espanol.aflac.com](http://espanol.aflac.com).

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