



# AFLAC GROUP ACCIDENT INSURANCE

Policy Series C79100

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

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

## Plan Features

**What you need, when you need it.**

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





**FRACTURE** (once per accident, within 90 days after the accident)

Employee's name: \_\_\_\_\_  
Employee ID: \_\_\_\_\_  
Date of accident: \_\_\_\_\_  
Date of injury: \_\_\_\_\_  
Location of injury: \_\_\_\_\_  
Type of injury: \_\_\_\_\_  
Treatment received: \_\_\_\_\_  
Date of return to work: \_\_\_\_\_  
Status of injury: \_\_\_\_\_  
Signature of employee: \_\_\_\_\_  
Signature of supervisor: \_\_\_\_\_  
Signature of doctor: \_\_\_\_\_  
Signature of HR: \_\_\_\_\_  
Signature of safety: \_\_\_\_\_



HOSPITALIZATION BENEFITS

BENEFIT  
AMOUNT

LIFE CHANGING EVENTS BENEFITS

**DISMEMBERMENT** (once per accident, within 6 months after the accident)

**SINGLE LOSS** (the loss of one hand, one foot, or the sight of one eye)

**BENEFIT  
AMOUNT**

<p>1. Loss of one hand or one foot</p> <p>2. Loss of sight of one eye</p>	<p>1. 50%</p> <p>2. 50%</p>
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**DOUBLE LOSS** (the loss of both hands, both feet, the sight of both eyes, or a combination of any two)

<p>1. Loss of both hands or both feet</p> <p>2. Loss of sight of both eyes</p> <p>3. Loss of one hand and one foot</p> <p>4. Loss of one hand and sight of one eye</p> <p>5. Loss of one foot and sight of one eye</p>	<p>1. 100%</p> <p>2. 100%</p> <p>3. 100%</p> <p>4. 100%</p> <p>5. 100%</p>
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**LOSS OF ONE OR MORE FINGERS OR TOES**

<p>1. Loss of one or more fingers or toes</p>	<p>1. 5%</p> <p>2. 5%</p> <p>3. 5%</p> <p>4. 5%</p> <p>5. 5%</p> <p>6. 5%</p> <p>7. 5%</p> <p>8. 5%</p> <p>9. 5%</p> <p>10. 5%</p> <p>11. 5%</p> <p>12. 5%</p> <p>13. 5%</p> <p>14. 5%</p> <p>15. 5%</p> <p>16. 5%</p> <p>17. 5%</p> <p>18. 5%</p> <p>19. 5%</p> <p>20. 5%</p> <p>21. 5%</p> <p>22. 5%</p> <p>23. 5%</p> <p>24. 5%</p> <p>25. 5%</p> <p>26. 5%</p> <p>27. 5%</p> <p>28. 5%</p> <p>29. 5%</p> <p>30. 5%</p> <p>31. 5%</p> <p>32. 5%</p> <p>33. 5%</p> <p>34. 5%</p> <p>35. 5%</p> <p>36. 5%</p> <p>37. 5%</p> <p>38. 5%</p> <p>39. 5%</p> <p>40. 5%</p> <p>41. 5%</p> <p>42. 5%</p> <p>43. 5%</p> <p>44. 5%</p> <p>45. 5%</p> <p>46. 5%</p> <p>47. 5%</p> <p>48. 5%</p> <p>49. 5%</p> <p>50. 5%</p> <p>51. 5%</p> <p>52. 5%</p> <p>53. 5%</p> <p>54. 5%</p> <p>55. 5%</p> <p>56. 5%</p> <p>57. 5%</p> <p>58. 5%</p> <p>59. 5%</p> <p>60. 5%</p> <p>61. 5%</p> <p>62. 5%</p> <p>63. 5%</p> <p>64. 5%</p> <p>65. 5%</p> <p>66. 5%</p> <p>67. 5%</p> <p>68. 5%</p> <p>69. 5%</p> <p>70. 5%</p> <p>71. 5%</p> <p>72. 5%</p> <p>73. 5%</p> <p>74. 5%</p> <p>75. 5%</p> <p>76. 5%</p> <p>77. 5%</p> <p>78. 5%</p> <p>79. 5%</p> <p>80. 5%</p> <p>81. 5%</p> <p>82. 5%</p> <p>83. 5%</p> <p>84. 5%</p> <p>85. 5%</p> <p>86. 5%</p> <p>87. 5%</p> <p>88. 5%</p> <p>89. 5%</p> <p>90. 5%</p> <p>91. 5%</p> <p>92. 5%</p> <p>93. 5%</p> <p>94. 5%</p> <p>95. 5%</p> <p>96. 5%</p> <p>97. 5%</p> <p>98. 5%</p> <p>99. 5%</p> <p>100. 5%</p>
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Employee

WELLNESS RIDER

WELLNESS BENEFIT (once per calendar year for the covered employee, spouse and child)



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## INITIAL ACCIDENT EXCLUSIONS

Plan exclusions apply to all riders unless otherwise noted.

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

1 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.

In California: 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 or riot.

In Idaho: participating in any war or act of war, declared or undeclared, or voluntarily participating or serving in the armed forces or units auxiliary thereto. War also includes participation in a riot or an insurrection.

In Illinois: the statement “war does not include acts of terrorism” is deleted.  
In Michigan: voluntarily participating in war or any act of war. War also includes voluntary felonious participation in an insurrection, riot, civil commotion or civil state of belligerence. War does not include acts of terrorism.

In North Carolina: 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 civil participation in an insurrection or riot. War does not include acts of terrorism.

1 Suicide – committing or attempting to commit suicide, while sane or sane at the time.

In Montana: committing or attempting to commit suicide, while sane or sane at the time.

In Illinois, Michigan and Minnesota: this exclusion does not apply.

1 Sickness – having any disease or bodily/mental illness or degenerative condition.

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.

In Illinois: any bacterial infection, except an infection which results from an accidental injury or an infection which results from accidental, involuntary or unintentional ingestion of a contaminated substance; any viral or microorganism infection or infestation; or any condition resulting from insect, arachnid or other arthropod bites or stings. In North Carolina: any viral or microorganism 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

1 Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally.

In Idaho: intentionally self-inflicting injury.  
In Montana: injuring or attempting to injure oneself intentionally, while sane

In Michigan: this exclusion does not apply

1 Racing – riding in or driving any motor-driven vehicle in a race, stunt or speed test in a professional or semi-professional capacity.

In Idaho: this exclusion does not apply

1 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.

In California, Nebraska and Tennessee: voluntarily participating in, committing, or attempting to commit a felony; or voluntarily working at or being engaged in, an illegal occupation or job.

In Illinois and Pennsylvania: committing or attempting to commit a felony or being engaged in an illegal occupation

In Michigan: voluntarily participating in, committing or attempting to commit a felony, or being engaged in an illegal occupation

In Idaho and South Dakota: this exclusion does not apply

1 Sports – participating in any organized sport in a professional or semi-professional capacity for pay or profit.

In California and Idaho: participating in any organized sport in a professional or semi-professional capacity for pay or profit

1 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.

In Alaska, Massachusetts and Montana: having cosmetic surgery, or other elective procedures or dental treatment except as a result of a covered accident.

In California: having cosmetic surgery or other elective procedures that are not medically necessary (“cosmetic surgery” does not include reconstructive surgery when the service is related to or follows surgery resulting from a covered accident); or having dental treatment except as a result of a covered accident.

In Idaho: having cosmetic surgery or other elective procedures that are not medically necessary or having dental treatment except as a result of a covered accident. Cosmetic surgery shall not include reconstructive surgery because of a Congenital Anomaly of a covered dependent child.

1 Felony (In Idaho only) – participation in a felony

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

1 Injuries arising from any employment.

1 Injuries or sickness covered by worker’s compensation.

1 In North Carolina: services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina workers’ compensation act only to the extent such services or supplies are the

1 result of a national adjudication under the North Carolina Workers’ Compensation Act or a settlement approved by the North Carolina Industrial Commission approving a settlement under the North Carolina Workers’ Compensation Act.

\*“Contributed to” language doesn’t apply in Illinois

DEFINITIONS

Note: In New Hampshire, all mentions of “Treatment” refer to “Care”.

Accidental Injury means accidental bodily damage to an insured resulting from an unforeseen and unexpected traumatic event. This must be the result of an accident and not the result of disease or bodily infirmity. A Force-Major 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 from 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, residing with you, foster children, children subject to legal guardianship, adopted children, or children placed for adoption, who are younger than you (and in Louisiana, unmarried). Newborn children may be automatically covered from the moment of birth for 60 days. Newly adopted children (and foster children in North Carolina and Florida) 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 art and 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.

### POST-CARE BENEFITS

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

In Montana, for purposes of treatment, the insured has full freedom of choice in the selection of any licensed physician, physician assistant, osteopath, chiropractor, optometrist, podiatrist, psychologist, licensed social worker, licensed professional counselor, acupuncturist, naturopathic physician, physical therapist, speech-language pathologist, audiologist, licensed psychologist, counselor, or advanced practice registered nurse.

**Psychologist** is a clinical, mental health professional who works with patients. A psychologist is not a doctor of medicine who typically provides medical services.

**Rehabilitation Facility** is a unit or facility providing coordinated multidisciplinary rehabilitative services. These services may include:

A Doctor does not include the insured or an insured's family member. In South Dakota however, a doctor who is an employee's family member may treat the insured if that doctor is the only doctor in the area and acts within the scope of his practice. 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, and 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:

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

Spouse is your legal wife, husband, or partner in a legally recognized union. Refer to your certificate for details.

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.

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:

- 1 Is a specifically designated area of the hospital called a hospital intensive care unit;
- 1 Is permanently equipped with special life-saving equipment for the care of the critically ill or injured;
- 1 Provides the highest level of medical care;
- 1 Is under close observation by a specially trained nursing staff assigned exclusively to the hospital intensive comprehensive observation and care;
- 1 Is separate and apart from the surgical recovery room and from other rooms, beds and wards customarily used for patient confinement;
- 1 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:

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

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

- 1 A progressive care unit;
- 1 A sub-acute intensive care unit;
- 1 An intermediate care unit; or
- 1 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.

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