

Accident Insurance

Plan Description

Accident coverage provides cash benefits to help offset the financial impact of unexpected injuries. Benefits are paid for treatments like fractures, burns, concussions, and emergency dental work, as well as hospital stays, follow-up therapy, and more. Payments are based on the type and severity of the injury, so you receive meaningful support when you need it most.

24-Hour Coverage | Guaranteed Issue | No Waiting Period

Benefits

Initial Treatment	ER \$200–\$250; Doctor \$100–\$150
Ambulance	Ground \$400; Air \$1,200
Burns	\$100–\$20,000 depending on degree & % of body
Dislocations	\$240–\$6,000 (open reduction higher than closed)
Lacerations	\$50–\$800 based on size & stitches
Fractures	\$640–\$8,000 (multiple fractures capped at 200%)
Outpatient Surgery	\$400 per day (Hospital/ASC) / \$50 office
Inpatient Surgery	\$1,000 per day
Hospital Admission	\$1,250 (1 per accident)
Hospital Confinement	\$300 per day (max 365 days)
ICU	\$400 per day (max 30 days)
Accident Follow-Up Treatment	\$50 per visit (max 6)
Accidental Death	\$50,000 (Employee) / \$25,000 (Spouse) / \$10,000 (Child)
Common Carrier Death	Double accidental death amount
Annual Preventive Screening	\$50 per insured per year

Monthly Rates

Coverage Tier	Monthly Premium
Employee	\$15.33
Employee + Spouse	\$25.88
Employee + Child(ren)	\$32.90
Family	\$43.45



Hospital Indemnity Insurance

Plan Description

Hospital Indemnity coverage pays you \$1,000 directly when you're admitted for an overnight stay due to illness, injury, or surgery. This lump-sum benefit can be used for medical bills or everyday expenses, so you can focus on recovery instead of finances. Additional benefits are available for further hospital confinement, ICU stays, and rehabilitation.

24-Hour Coverage | Guaranteed Issue | No Waiting Period

Hospitalization Benefits

Hospital Admission	\$1,000 per confinement (1 per calendar year)
Hospital Confinement	\$150 per day (max 31 days per sickness/accident)
ICU Admission	\$1,000 per confinement
ICU Confinement	\$150 per day (max 10 days)
Step-Down Unit	\$75 per day (max 10 days)
Annual Health Screening	\$50 per insured per year

Monthly Rates

Coverage Tier	Monthly Premium
Employee	\$14.28
Employee + Spouse	\$32.86
Employee + Child(ren)	\$25.80
Family	\$44.38

Critical Illness Insurance

Plan Description

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness.

HSA Compatible | Guaranteed Issue | No Waiting Period

Base Critical Illnesses (% of Face Amount)

Covered Condition	Benefit
Heart Attack	100%
Sudden Cardiac Arrest	100%
Stroke	100%
Coronary Artery Bypass	100%
Major Organ Transplant	100% (25% if placed on transplant list)
Bone Marrow Transplant	100%
Kidney Failure	100%
Type I Diabetes	100%
Internal/Invasive Cancer	100%
Non-Invasive Cancer	25%
Skin Cancer	\$1,000 per year
Annual Health Screening	\$50 per insured per year

Monthly Rates – Employee (Uni-Tobacco)

Age	\$10,000	\$15,000	\$20,000
18–29	\$5.32	\$7.99	\$10.65
30–39	\$9.54	\$14.31	\$19.08
40–49	\$17.57	\$26.35	\$35.14
50–59	\$30.00	\$44.99	\$59.99
60+	\$53.23	\$79.84	\$106.45

Monthly Rates – Spouse (Uni-Tobacco)

Age	\$5,000	\$7,500	\$10,000
18–29	\$2.66	\$3.99	\$5.32
30–39	\$4.77	\$7.15	\$9.54
40–49	\$8.78	\$13.18	\$17.57
50–59	\$15.00	\$22.50	\$30.00
60+	\$26.61	\$39.92	\$53.23

