

# HOSPITAL PROTECTION

## HOSPITAL CONFINEMENT INDEMNITY INSURANCE

This insert page is to be used with Policy Series A46000, Plans 2 and 3 only. This page must accompany the Hospital Confinement Indemnity brochures, Plans 2 and 3 only.

### Surgical Benefit

Aflac will pay you according to the benefits in the Schedule of Operations when a surgical operation is performed on a covered person for a covered sickness or injury in a hospital or an ambulatory surgical center. Surgical Benefits are not payable for surgery performed in a doctor's or dentist's office, clinic, or other such location.

Only one benefit is payable per 24-hour period for surgery even though more than one surgical procedure may be performed. The highest eligible benefit will be paid. Exams covered under the Invasive Diagnostic Exams Benefit are not payable under this benefit. Surgical Benefits are not payable for losses caused by or resulting from elective surgery that is not medically necessary within the first 12 months of the effective date of the policy unless the loss begins after 12 months from the effective date of the policy.

If any operation for the treatment of the covered sickness or injury is performed other than those listed, Aflac will pay you an amount comparable to the amount shown in the Schedule of Operations for the operation most nearly similar in severity and gravity. **No lifetime maximum.**

### SCHEDULE OF OPERATIONS

<b>BONE</b>		<b>DIGESTIVE</b>	
Bone marrow biopsy		Exploratory laparotomy.....	\$300
or aspiration .....	\$100	Appendectomy.....	200
Removal of knee cartilage.....	150	Colostomy.....	200
Total knee replacement.....	500	ERCP .....	200
Total hip replacement.....	750	Vagotomy .....	300
		Partial colectomy .....	400
		Colectomy.....	600
<b>BRAIN</b>		Colectomy with ileostomy.....	600
Burr holes not followed		Cholecystectomy .....	600
by surgery .....	300	Esophagectomy.....	750
Ventriculoperitoneal shunt .....	500	Gastrectomy	
Exploratory craniotomy.....	700	Partial.....	500
Excision of brain tumor.....	1,000	Total.....	1,000
Hemispherectomy.....	1,000		
		<b>EAR/NOSE</b>	
<b>BREAST</b>		Tympanotomy.....	100
Incisional biopsy.....	100	Adenoidectomy.....	150
Needle biopsy .....	100	Myringoplasty.....	150
Breast reduction.....	300	Mastoidectomy	
Lumpectomy .....	200	Simple.....	150
Stereotactic biopsy .....	100	Radical.....	300
Axillary node dissection.....	150	Tonsillectomy with or without	
Partial mastectomy .....	300	adenoids.....	150
Breast reconstruction.....	500		
Mastectomy			
Simple.....	300		
Radical.....	600		

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<b>EYE</b>			<b>MISCELLANEOUS</b>	
Cataract.....	\$200	Foot surgery .....	\$150	
Enucleation.....	500	Repair of hernia .....	250	
Corneal transplant.....	750	Carpal tunnel release		
		(one hand or two) .....	100	
<b>GYNECOLOGIC</b>		Fractures		
Dilation & curettage (D&C).....	100	Open reduction .....	250	
Vaginal delivery .....	200	Mandibulectomy.....	400	
Cesarean delivery .....	200	Organ transplant .....	1,000	
Vaginal hysterectomy		Vasectomy .....	150	
Partial .....	400			
Total .....	750	<b>PANCREAS</b>		
Abdominal hysterectomy		Jejunostomy .....	200	
with or without tubes		Pancreatectomy.....	500	
and ovaries .....	750	Whipple procedure .....	1,000	
Vulvectomy				
Partial .....	200	<b>SKIN</b>		
Radical.....	300	Biopsy .....	50	
		Excision of lesion of skin		
<b>HEART</b>		Without flap or graft.....	100	
Insertion of pacemaker .....	200	With flap or graft.....	300	
Angioplasty				
One vessel.....	500	<b>SPINE</b>		
Two vessels .....	750	Discectomy .....	500	
Coronary artery with graft.....	1,000	Fusions.....	750	
Replacement of aortic		Laminectomy .....	500	
or mitral valve.....	1,000			
		<b>THYROID</b>		
<b>LARYNX</b>		Biopsy.....	150	
Tracheostomy .....	100	Thyroidectomy		
Laryngectomy .....	500	One lobe .....	200	
Laryngectomy with radical		Two lobes.....	500	
neck dissection.....	1,000			
		<b>URINARY</b>		
<b>LIVER</b>		Biopsy prostate .....	100	
Needle biopsy .....	100	Hydrocele.....	100	
Wedge biopsy .....	150	Cystotomy.....	200	
Resection of liver.....	750	Orchiectomy		
		(unilateral, bilateral) .....	200	
<b>LUNGS</b>				
Needle biopsy .....	200	Biopsy of kidney.....	400	
Thoracotomy .....	400	TUR bladder .....	300	
Pneumonectomy .....	750	TUR prostate.....	300	
Wedge resection of lung.....	500	Prostatectomy, radical .....	750	
Lobectomy.....	750	Cystectomy (bladder)		
		Partial.....	500	
<b>LYMPHATIC</b>		Complete .....	750	
Biopsy lymph node.....	100	Nephrectomy .....	750	
Splenectomy .....	300			
Lymphadenectomy (bilateral) .....	500			

**Refer to the policy for complete details, limitations, and exclusions.**