

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

BONE		DIGESTIVE	
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
BRAIN		Colectomy.....	600
Burr holes not followed		Colectomy with ileostomy.....	600
by surgery	300	Cholecystectomy	600
Ventriculoperitoneal shunt	500	Esophagectomy.....	750
Exploratory craniotomy.....	700	Gastrectomy	
Excision of brain tumor.....	1,000	Partial.....	500
Hemispherectomy.....	1,000	Total.....	1,000
BREAST		EAR/NOSE	
Incisional biopsy.....	100	Tympanotomy.....	100
Needle biopsy	100	Adenoidectomy.....	150
Breast reduction.....	300	Myringoplasty.....	150
Lumpectomy	200	Mastoidectomy	
Stereotactic biopsy	100	Simple.....	150
Axillary node dissection.....	150	Radical.....	300
Partial mastectomy	300	Tonsillectomy with or without	
Breast reconstruction.....	500	adenoids.....	150
Mastectomy			
Simple.....	300		
Radical.....	600		

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EYE			MISCELLANEOUS	
Cataract.....	\$200		Foot surgery	\$150
Enucleation.....	500		Repair of hernia	250
Corneal transplant.....	750		Carpal tunnel release	
			(one hand or two)	100
GYNECOLOGIC			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		PANCREAS	
Abdominal hysterectomy			Jejunostomy	200
with or without tubes			Pancreatectomy.....	500
and ovaries	750		Whipple procedure	1,000
Vulvectomy				
Partial	200		SKIN	
Radical.....	300		Biopsy	50
			Excision of lesion of skin	
HEART			Without flap or graft.....	100
Insertion of pacemaker	200		With flap or graft.....	300
Angioplasty				
One vessel.....	500		SPINE	
Two vessels	750		Discectomy	500
Coronary artery with graft.....	1,000		Fusions.....	750
Replacement of aortic			Laminectomy	500
or mitral valve.....	1,000			
			THYROID	
LARYNX			Biopsy.....	150
Tracheostomy	100		Thyroidectomy	
Laryngectomy	500		One lobe	200
Laryngectomy with radical			Two lobes.....	500
neck dissection.....	1,000			
			URINARY	
LIVER			Biopsy prostate	100
Needle biopsy	100		Hydrocele.....	100
Wedge biopsy	150		Cystotomy.....	200
Resection of liver.....	750		Orchiectomy	
			(unilateral, bilateral)	200
LUNGS				
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
LYMPHATIC			Complete	750
Biopsy lymph node.....	100		Nephrectomy	750
Splenectomy	300			
Lymphadenectomy (bilateral)	500			

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