

Aflac Group Accident Insurance

Accident protection made for you.



**Underwritten by American Family Life Assurance
Company of New York**

AGD70NY GP-58994.PLAN-362723B 10/09/2025 1 EXP 10/26

BENEFITS OVERVIEW	BENEFIT AMOUNT
INITIAL TREATMENT (once per accident, within 7 days after the accident, not payable for telemedicine services) Treatment must be received under the care of a doctor.	
Hospital emergency room with X-ray	\$250
Hospital emergency room without X-ray	\$200
Urgent care facility with X-ray	\$250
Urgent Care Facility without X-ray	\$200
Doctor's office facility (other than a hospital emergency room or urgent care) with X-ray	\$150
Doctor's office facility (other than a hospital emergency room or urgent care) without X-ray	\$100
AMBULANCE (within 90 days after the accident)	
Ground (no max)	\$400
Air (no max)	\$1,200
MAJOR DIAGNOSTIC TESTING (1 per accident, within 6 months after the accident) CT/CAT scan, MRI or EEG Exams must be performed in a hospital, a doctor's office, a medical diagnostic imaging center or ambulatory surgical center.	\$200
EMERGENCY ROOM OBSERVATION (within 7 days after the accident) Payable when an insured: • Receives treatment in a hospital emergency room, and • Is held in a hospital for observation without being admitted as an inpatient.	\$100 Each 24 Hour Period \$50 Less than 24 hours, but at least 4 hours
PRESCRIPTIONS (2 times per accident, within 6 months after the accident) This benefit is not payable for therapeutic devices or appliances; experimental drugs; drugs, medicines or insulin used by or administered to a person while he is confined to a hospital, rest home, extended care facility, convalescent home, nursing home or similar institution; or immunization agents, biological sera, blood or blood plasma. This benefit is not payable for pain management techniques for which a benefit is paid under the Pain Management Benefit (if available).	\$5
BLOOD/PLASMA/PLATELETS (3 per accident, within 6 months after the accident)	\$200
PAIN MANAGEMENT (1 per accident, within 6 months after the accident) Payable when an insured is prescribed and receives a nerve ablation and/or block, or an epidural injection administered into the spine and the pain management is administered in a hospital or doctors office. This benefit is not payable for an epidural administered during a surgical procedure.	\$100
CONCUSSION (once per accident, within 6 months after the accident)	\$500
TRAUMATIC BRAIN INJURY (once per accident, within 6 months after the accident) To qualify as TBI, the neurological deficit must require treatment by a neurologist and a prescribed course of physical, speech and/or occupational therapy under the direction of a neurologist.	\$5,000

BENEFITS OVERVIEW**BENEFIT AMOUNT****EMERGENCY DENTAL WORK** (once per accident, within 6 months after the accident)

Payable for injury to natural teeth.

\$50

Extraction

\$200

Repair with a crown

BURNS (once per accident, within 6 months after the accident)

Payable according to the percentage of body surface burned. First degree burns are not covered.

Second Degree

Less than 10%

\$100

At least 10% but less than 25%

\$200

At least 25% but less than 35%

\$500

35% or more

\$1,000

Third Degree

Less than 10%

\$1,000

At least 10% but less than 25%

\$5,000

At least 25% but less than 35%

\$10,000

35% or more

\$20,000

EYE INJURIES

Payable for eye injuries if a doctor removes a foreign body from the eye, with or without anesthesia.

\$250

FRACTURES (once per accident, within 90 days after the accident)

This benefit is not payable for stress fractures.

Closed reduction
up to: \$4,000Open reduction up
to: \$8,000Chip fracture:
25% of the closed
reduction amountMultiple fractures:
max of 200% of the
highest amount.Closed reduction
up to: \$3,000Open reduction up
to: \$6,000Partial dislocation:
25% of the closed
reduction amountMultiple
dislocations: max of
200% of the highest
amount**DISLOCATIONS** (once per accident, within 90 days after the accident)

We will not pay for recurring dislocations of the same joint.

LACERATIONS (once per accident, within 7 days after the accident)

For multiple lacerations, we will pay a maximum of 200% of the largest benefit payable. Lacerations requiring stitches (including liquid skin adhesive):

Over 15 centimeters

\$800

5-15 centimeters

\$400

Under 5 centimeters

\$100

BENEFITS OVERVIEW	BENEFIT AMOUNT
Lacerations not requiring stitches	\$50
OUTPATIENT SURGERY AND ANESTHESIA (per day / performed in hospital or ambulatory surgical center, within one year after the accident) Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.	\$400
FACILITIES FEE FOR OUTPATIENT SURGERY (payable once per each eligible surgery, performed in hospital or ambulatory surgical center, within one year after the accident)	\$100
OUTPATIENT SURGERY AND ANESTHESIA (per day / performed in a doctor's office, urgent care facility, or emergency room; maximum of 2 procedures per accident, within one year of the accident) Surgical procedure does not include laceration repair. If an outpatient surgical procedure is covered under another benefit in this plan, we will pay the higher benefit amount.	\$50
INPATIENT SURGERY AND ANESTHESIA (per day / within one year after the accident) If an inpatient surgical procedure is covered under another benefit in the plan, we will pay the higher benefit amount.	\$1,000
Surgical procedures may include, but are not limited to, surgical repair of: ruptured disc, tendons/ligaments, hernia, rotator cuff, torn knee cartilage, skin grafts, joint replacement, internal injuries requiring open abdominal or thoracic surgery, exploratory surgery (with or without repair), etc., unless otherwise noted due to an accidental injury.	
TRANSPORTATION (greater than 100 miles from the insured's residence, 3 per accident, within 6 months after the accident) Payable for transportation if an insured is injured and requires doctor-recommended hospital treatment or diagnostic study that is not available in the insured's resident city.	\$500 Plane \$200 Any ground transportation
SUCCESSOR INSURED BENEFIT If spouse coverage is in force at the time of the employee's death, the surviving spouse may elect to continue coverage. Coverage would continue according to the existing plan and would also include any dependent child coverage in force at the time.	
AFTER CARE BENEFITS	BENEFIT AMOUNT
APPLIANCES (within 6 months after the accident)	Cane \$40 Ankle Brace \$40 Walking Boot \$100 Walker \$100 Crutches \$100 Leg Brace \$100 Cervical Collar \$100 Wheelchair \$400 Knee Scooter \$400 Body Jacket \$400 Back Brace \$400
ACCIDENT FOLLOW-UP TREATMENT (maximum of 6 per accident, within 6 months after the accident provided initial treatment is within 7 days of the accident) Follow-up treatments do not include physical, occupational or speech therapy. Chiropractic or acupuncture procedures are also not considered follow-up treatment.	\$50

AFTER CARE BENEFITS**BENEFIT AMOUNT**

REHABILITATION UNIT (maximum of 31 days per confinement, no more than 62 days total per calendar year for each insured)

For this benefit to be payable, the insured must be transferred to the rehabilitation facility for treatment following an inpatient hospital confinement. We will not pay the rehabilitation facility benefit for the same days that the hospital confinement benefit is paid. We will pay the highest eligible benefit.

\$100 per day

THERAPY (maximum of 10 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)

Payable when an insured has doctor-prescribed therapy in one of the following categories: physical therapy, occupational therapy and speech therapy by a licensed therapist.

\$50

CHIROPRACTIC OR ALTERNATIVE THERAPY (maximum of 6 per accident, beginning within 90 days after the accident provided initial treatment is within 7 days after the accident)

Payable if an insured receives acupuncture or chiropractic treatment.

\$30

HOSPITALIZATION BENEFITS

HOSPITAL ADMISSION (once per accident, within 6 months after the accident)

This benefit is not payable for confinement to an observation unit, for emergency room treatment or for outpatient treatment.

\$1,250 per confinement

HOSPITAL CONFINEMENT* (maximum of 365 days per accident, within 6 months after the accident)

Payable for each day that an insured is confined to a hospital as an inpatient because of a covered accidental injury. This benefit is not payable for confinement to an observation unit or a rehabilitation facility.

\$160 per day

*If benefits are paid for confinement to a hospital, intensive care unit and/or intermediate intensive care step-down unit and the insured is confined again within 6 months due to the same accidental injury, it will be treated as the same period of confinement.

FAMILY MEMBER LODGING (Maximum of 30 days per accident, within 6 months after the accident)

Payable for each night's lodging in a motel/hotel/rental property for an accompanying adult member of the insured's immediate family. For this benefit to be payable:

- The insured must be confined to a hospital for treatment of a covered accidental injury,
- The hospital and motel/hotel must be more than 100 miles from the insured's residence, and
- The treatment must be prescribed by the insured's treating doctor.

\$200 per day

LIFE CHANGING EVENTS BENEFITS**DISMEMBERMENT OR COMA**

Payable if, because of a covered accident, an insured is injured and:

- Loses a hand, a foot, or sight within six months after the accident; or
- Is in a coma lasting 30 days or more (for the purposes of this benefit, coma means a profound state of unconsciousness caused by a covered accident which results in a total and irrevocable loss of use of the body.)

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

BENEFIT AMOUNT

Employee

\$12,500

LIFE CHANGING EVENTS BENEFITS

Spouse	\$5,000
Child(ren)	\$2,500

DOUBLE LOSS (the loss of both hands, both feet, the sight of both eyes, or a combination of any two)

Employee	\$25,000
Spouse	\$10,000
Child(ren)	\$5,000

LOSS OF ONE OR MORE FINGERS OR TOES

Employee	\$1,250
Spouse	\$500
Child(ren)	\$250

PARTIAL DISMEMBERMENT (Includes at least one joint of a finger or a toe)

Employee	\$125
Spouse	\$125
Child(ren)	\$125

COMA

\$10,000

PARALYSIS (once per accident, diagnosed by a doctor within six months after the accident)

Payable if an insured has permanent loss of movement of two or more limbs for more than 90 days.

Paraplegia \$5,000
Quadriplegia \$10,000

PROSTHESIS (once per accident, up to 2 prosthetic devices and one replacement per device)

This benefit is not payable for hearing aids, wigs, or dental aids (to include false teeth), repair or replacement of prosthetic devices* and /or joint replacements.

*We will pay this benefit again once to cover the repair or replacement of a prosthesis for which a benefit has been paid, provided the replacement takes place within three years of the initial benefit payment.

\$3,000

RESIDENCE/VEHICLE MODIFICATION (once per accident, within one year after the accident)

Payable for a permanent structural modification to an insured's primary residence or vehicle when the insured suffers total and permanent or irrevocable loss of one of the following, due to a covered accidental injury:

- The sight of one eye;
- The use of one hand/arm; or
- The use of one foot/leg.

This benefit is payable if the following conditions are met:

- A doctor certifies the benefit is needed to accommodate the loss;
- The modification is made by someone experienced in such adaptations;
- The modification is in compliance with applicable laws and requirements; for the approval by the appropriate government authorities; and
- The modification expenses do not exceed the usual level of charges for similar modifications in the locality where the expense is incurred.

\$2,000

ACCIDENTAL DEATH RIDER

ACCIDENTAL DEATH BENEFIT (within 90 days after the accident)
Payable if a covered accidental injury causes the insured to die.

Employee \$50,000
Spouse \$25,000
Child(ren) \$10,000

ACCIDENTAL COMMON-CARRIER DEATH BENEFIT

Payable if the insured:

- Is a fare-paying passenger on a common carrier;
- Is injured in a covered accident; and
- Dies within 90 days after the covered accident.

Employee \$100,000
Spouse \$50,000
Child(ren) \$20,000

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:

- War – war or act of war (whether declared or undeclared); participation in a riot or insurrection; and service in the Armed Forces or units auxiliary thereto.
- Suicide – attempted suicide, or intentionally self-inflicted injury.
- Sickness – having any disease or bodily/mental illness or degenerative process. (However, we will not exclude coverage for an infection that was the result of a covered accident.)
- Any loss to which a contributing cause was the insured's commission of a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.
- Sports – participation as a professional in athletics or sports.
- Cosmetic Surgery – having cosmetic surgery except that cosmetic surgery does not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.

Dental Care or Treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the covered accident, and except for dental care or treatment necessary due to congenital disease or anomaly.

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

- An injury or sickness covered by any state or federal worker's compensation, employers' liability, or occupational disease law, unless where otherwise provided in State or Federal statute.

ACCIDENTAL DEATH RIDER EXCLUSION

We will not pay benefits for a loss that is wholly or partly caused by or results from:

- Intoxication - being intoxicated or under the influence of any narcotic, unless administered on the advice of a doctor.

DEFINITIONS

A 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 by the plan.

The term Hospital specifically excludes any facility not meeting the definition of hospital as defined in this plan, including but not limited to:

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

Rehabilitation Facility is not a facility for the treatment of alcoholism or drug addiction.

ACCIDENTAL DEATH RIDER

Common Carrier means:

- An airline carrier that is licensed by the United States Federal Aviation Administration and operated by a licensed pilot on a regular schedule between established airports;
- A railroad train that is licensed and operated for passenger service only; or
- A boat or ship that is licensed for passenger service and operated on a regular schedule between established ports.

Termination of Coverage

Your insurance may terminate when the plan is terminated; the 31st day after the premium due date if the premium has not been paid; or the date you no longer belong to an eligible class. If your coverage terminates, we will provide benefits for valid claims that arose while your coverage was in force. See certificate

for details.

NOTICES

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

Notice to Consumer: The coverages provided by American Family Life Assurance Company of New York represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. American Family Life Assurance Company of New York coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

If you are a resident of New Mexico, you may not be eligible for this coverage. Please contact your employer for more information.



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For groups situated in New York, group coverage is underwritten by American Family Life Assurance Company of New York, and customer service is administered by Continental American Insurance Company.

22 Corporate Woods Boulevard • Albany, New York 12211.

The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies. This brochure is a brief description of coverage and is not a contract.

Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your employer or by reaching out to our Customer Service Center. This brochure is subject to the terms, conditions, and limitations of Policy Form AF70000NY.