



## Matte Release

### **What would you have to give up to pay for an unexpected hospital visit?**

We all may be one stomach bug away from an unexpected hospital visit. Accidents and illnesses can occur without warning – wreaking havoc on finances and negatively impacting everyday life – even with health insurance.

While many people have major medical insurance, rarely do they prepare for the additional financial impact of out-of-pocket costs even a short stay in the hospital can incur. The average length of a hospital stay is 4.6 days and costs \$11,000, according to the Agency for Healthcare Research and Quality.<sup>1</sup>

What would the average family have to give up to pay that type of medical bill – eating out at restaurants for a year or more, weekly lawn service, maid service, pet grooming or family movie nights?

No one should have to stress about the impact hospital visits and related expenses could have on everyday life. That's why companies like Aflac have designed supplemental hospital indemnity insurance policies to help cover what major medical insurance may not. Hospital insurance provides additional coverage that can help protect individuals and families from potentially devastating medical expenses, allowing them to keep their lives on track. When specific events associated with a hospital visit occur, policyholders receive cash benefits that can be used to help cover everything from treatment costs to expenses that health insurance doesn't typically cover, such as rent, gas, groceries, utilities, child care and other necessities.

### **Unique needs require unique benefits**

It is important to note that not all hospital plans are created equal and not all hospital visits are necessarily related to an accident or critical illness. Appendicitis, fever or even a child's repeated ear ache can lead to a hospital stay. Keep an eye out for plans that include customizable benefits, such as telemedicine, diagnostic exams, acute care and psychologist visits, that provide the coverage you and your family may need. The right combination of hospital benefits can enhance your existing coverage and help add protection from life's mishaps.

### **Be prepared for the unexpected**

Even if your health changes, life doesn't have to. Help protect your lifestyle through benefits options tailored to your needs. Consider talking to your human resources representative about making

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<sup>1</sup> Agency for Healthcare Research and Quality, Trends and Projections in Inpatient Hospital Costs and Utilization, 2003-2013, Statistical Report No. 175, accessed Nov. 29, 2016 - <http://www.hcup-us.ahrq.gov/reports/statbriefs/sb175-Hospital-Cost-Utilization-Projections-2013.pdf>.

supplemental hospital indemnity insurance available at your workplace. To learn more about Aflac's hospital indemnity policies, visit [www.aflac.com/hospital](http://www.aflac.com/hospital).

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