

# Simple accidents can injure bodies – and family wallets

As many parents know, schools can be a minefield of accidental injuries – and not just from athletics. Playground incidents, and simple slips and falls, can cause damage to bodies and family wallets alike.

Supplemental accidental insurance can be just the treatment your clients need to help their employees cover the costs.

## Accidents happen easily and often – bringing unexpected expense



**200,000**

Children are treated in U.S. emergency rooms for playground equipment-related injuries each year.<sup>1,2</sup>



**55%**

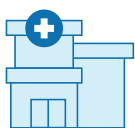
Amount of major school-related injuries caused by falls, slips and trips.<sup>3</sup>



**\$2,500**

Cost of treating a broken arm (nonsurgical).<sup>4</sup>

## Supplemental accident insurance can help ease the pain



**\$50-\$100**

Aflac benefit for doctor's office visit without X-Ray.<sup>5</sup>



**\$125-\$250**

Aflac benefit for hospital ER visit with X-Ray.<sup>5</sup>



**\$2,000-\$4,000**

Aflac benefit for a fracture when treated by a doctor.<sup>6</sup>

## Ask your Aflac benefits representative for more information about accident insurance for your clients.

<sup>1</sup> Biomed Central. "Playground equipment-related extremity fractures in children presenting to US emergency departments, 2006-2016." Published 9.21.2020. Accessed 5.21.2021.

<sup>2</sup> Healthgrades. "Common Illnesses and Injuries in Schools." Published 4.26.2021. Accessed 5.21.2021.

<sup>3</sup> Greenberg & Stein. "5 Common Accidents That Happen At School." Published 5.8.2019. Accessed 5.21.2021.

<sup>4</sup> CostHelper. "Broken Arm Cost." Published 2021. Accessed 5.21.2021.

<sup>5</sup> Based on the range of low to high plan benefit amounts for Group Accident Insurance AGC70000.

<sup>6</sup> Based on a schedule and based on the range of low to high plan benefit amounts for Group Accident Insurance AGC70000.

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# Aflac Accident Advantage Insurance claims example

## About James:

<b>Age:</b> 34 years old
<b>Personal:</b> Married father of a 10-year-old daughter and 4-year-old son. He is employed at a manufacturing plant that offers a traditional health insurance plan and the Aflac Accident Advantage insurance policy.
<b>Policy:</b> Aflac Accident Advantage Accident-Only Plan, Option 2
<b>Coverage:</b> Two-parent family
<b>Motivation for applying:</b> James' daughter has just joined a travel softball team and is spending more and more time playing sports
<b>Reason for Claim:</b> James' daughter broke her leg sliding into third base while playing in a tournament 100 miles from home



## James' concerns:

His daughter's recovery so she can get back to the sport she loves.
Out-of-pocket medical costs.
Additional hit to family budget since his wife has just started a new business.

## Covered accidents:

<b>AMBULANCE BENEFIT</b> (ground ambulance transportation)	\$150	<b>APPLIANCES BENEFIT</b> (wheelchair)	\$250
<b>ACCIDENT TREATMENT BENEFIT</b> (hospital emergency room treatment with X-ray)	\$200	<b>THERAPY BENEFIT</b> (nine physical therapy treatments)	\$225
<b>ACCIDENT SPECIFIC-SUM INJURIES BENEFIT</b> (fractured leg – i.e., tibia – open reduction)	\$1,400	<b>ACCIDENT FOLLOW-UP TREATMENT BENEFIT</b> (six follow-up treatments)	\$150
<b>INITIAL ACCIDENT HOSPITALIZATION BENEFIT</b> (hospital confinement for more than 18 hours)	\$1,000	<b>FAMILY SUPPORT BENEFIT</b> (hospitalization for one day)	\$20
<b>ACCIDENT HOSPITAL CONFINEMENT BENEFIT</b> (hospitalized for one day)	\$200	<b>FAMILY LODGING BENEFIT</b> (hospital and motel/hotel more than 50 miles from residence)	\$100
<b>MAJOR DIAGNOSTIC AND IMAGING EXAMS BENEFIT</b> (CT scan)	\$150	<b>ORGANIZED SPORTING ACTIVITY BENEFIT</b>	\$961.25
<b>JAMES' POTENTIAL TOTAL POLICY BENEFITS:</b>			<b>\$4,806.25</b>
<b>JAMES' TOTAL PAID PREMIUM</b> (James has had a policy for a year):			<b>\$586.56 ANNUALLY</b>
<b>JAMES' REMAINING POTENTIAL BENEFITS:</b>			<b>\$4,219.69</b>

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\*At the time of application, the fictional applicant is a 34-year-old man, who lives in Georgia, answers underwriting question and chooses Aflac Accident Advantage, Series A36000, Option 2.

The details listed within the scenario above are for illustrative purposes only. Coverage may not be available in all states, including but not limited to Arizona, Idaho, New Jersey, or Virginia. Benefits and/or premiums may vary based on the state and benefit option selected. The policy described herein has limitations, exclusions and pre-existing condition limitations that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer in Arkansas, Policies A36100AR–A36400AR, & A3630FAR. In New York, Policies NY36100- NY36400. In Oklahoma, Policies A36100OK– A36400OK, & A3630- FOK. In Oregon, Policies A36100OR–A36400OR, & A3630FOR. In Pennsylvania, Policies A36100PA–A36400PA. In Texas, Policies A36100TX–A36400TX, & A3630FTX.

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