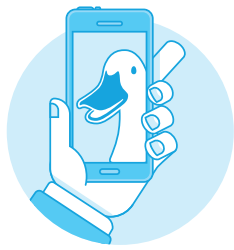


Considering better benefits? Consider Aflac

If you're looking for a stronger benefits package, it's time to get to know us. A switch to Aflac provides simple, affordable benefits strategies and solutions catered to your specific needs. Aflac is here to build a stronger, more stable workforce with distinctive services.



A simpler process and customer experience

Flexible billing and off-cycle enrollment options allow you to customize the benefits you choose to offer. Our online platform presents an efficient way to conduct enrollment and administration tasks with education support. With a mobile claims-filing app and being able to process claims in one day¹, Aflac offers a reliable system of personal service.

A history of support and expertise

For more than 10 consecutive years,² Aflac has been the No. 1 provider of voluntary worksite sales.³ More than 460,000 businesses with access to local service count on us for easy and affordable coverage.



A robust benefits portfolio

Aflac offers a broad product line and value-added services customized to your business and employees' needs. With a history of rate stability and product portability, Aflac also has guaranteed-issue options to help ensure satisfaction.

We've made switching easy

We want your employees to understand their coverage and use their benefits with confidence.

- Make Aflac available during an enrollment on a predesignated date. Employees may apply for their coverage through our online platform.
- Three of our most popular lines will credit previous coverage for preexisting conditions⁴, where available. This means that we will take on employees who apply for Aflac coverage even if they have pre-existing conditions.
- Quality supplemental insurance policy options⁵ with no minimum participation requirements, including:
 - Short-term disability.
 - Hospital indemnity.
 - Critical illness (with face amounts of up to \$15,000 for guaranteed issue).
 - Accident indemnity.

Ready to make the Aflac switch?

Talk to your Aflac benefits advisor to learn more.



¹One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim[®] process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim[®], including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim[®] is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2019. ²U.S. Voluntary/Worksite Sales Report[™]: Carrier Results[™], 2009-2018. Avon, CT.) ³Eastbridge Consulting Group, Inc. U.S. Worksite/Voluntary Sales Report. Carrier Results for 2018. Avon, CT: April 2019. ⁴This offer is available to prospective clients with a minimum of 10 employees. Proof of previous coverage is required. Applying employees must not be in a current active claim with their previous carrier. ⁵Product exceptions and availability vary by state. Credit for pre-existing limitations credits the policyholder for the amount of time insured with another carrier, provided the policy was continually in force within 60 days of the effective date of the new Aflac policy. For short-term disability: credit toward pre-existing is not available in MD, MN, OH, PR or RI. For Critical Illness: three-app waiver is not available in KS or OH. Credit toward pre-existing is not available in CT, FL, MN, NJ, NY, OH, PR, or WA. For Hospital: credit toward pre-existing is not available in FL, MN, ND or OH. Each eligible applicant must complete the appropriate product application to qualify for coverage and be issued a policy to receive credit toward the pre-existing conditions limitation. All standard product guidelines, age restrictions, limitations and exclusions still apply.

The value-added services listed here and made available on Everwell are offered by multiple providers. Aflac's affiliation with the value-added service providers is limited only to a marketing alliance. Other than this marketing alliance, Aflac and the value-added service providers are not affiliated in any way. Aflac makes no representations or warranties regarding the value-added service providers, and is not responsible for any of the products or services provided by the value-added service providers. The value-added services may not be available in all states, and benefits may vary by state. Each value-added service provider offers its products and services subject to its own terms, limitations and exclusions. Refer to plan details in Everwell for further information on terms, limitations and exclusions. **Short-Term Disability (Series A57600)** - In Idaho, Policy A57600IDR. In Oklahoma, Policies A57600OK & A57600LBOK. In Virginia, Policies A57600VA & A57600LBVA. **Hospital Indemnity (Series B40000)** - . In Idaho, Policies B40100ID & B40100HD. In Oklahoma, Policies B40100OK & B40100HOK. In Virginia, B40100VA & B40100HVA. **Critical Illness (Series A73000)** - In Idaho, Policies A73100ID & A73100HD. In Oklahoma, Policies A73100OK & A73100HOK. In Virginia, Policy A73100VA. **Accident (Series A36000)** - In Idaho, Policies A36100ID-A36400ID, & A3630FID. In Oklahoma, Policies A36100OK-A36400OK, & A3630FOK. In Virginia, Policies A36100VA - A36400VA, & A3630FVA. This is a brief product overview only. Coverage may not be available in all states[, including but not limited to ID, NY, NJ & NM]. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/rider has limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, GA 31999.