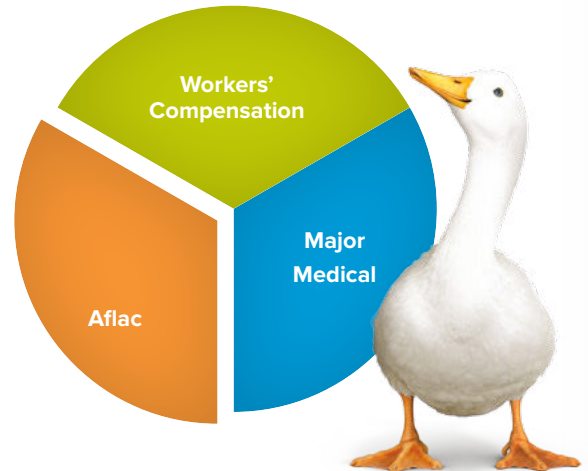


Now More Than Ever

The right health benefits choices can do more for your business.

In today's dynamic health insurance environment, there's never been a better time for you and your employees to have Aflac, consumers' most preferred choice for Accident, Disability, Cancer and Critical Illness coverage.¹ Here's why:



No Direct Costs To Your Company

- Control costs while enhancing the value of your employee benefit package.
- Aflac policies can be 100% employee-paid and purchased on a voluntary basis or you can contribute to cover part of the cost.



Complements Existing Benefits Packages

- Workers' Compensation and Major Medical plans may not cover the costs of everyday living expenses.
- Aflac Insurance Policies pays cash benefits in the event of a covered accident or illness.
- More than 10 types of policies customized to suit most supplemental insurance needs.



Attracts And Retains Employees

- Benefits have become a top priority for employees; and, brand is important to them.²
- The benefits you offer add more value than ever before.



Simple Administration and Enrollment

- Aflac's one-on-one enrollment experts help you achieve high participation rates. Web and call center enrollments are available for larger employers.
- Coordinated enrollment, education tools, and online services make it easy for employees to understand the benefits.
- Guaranteed issue is available.³ Coverage for most everyone, no questions asked.
- Aflac agents assist with payroll deduction set-up, and claims process.



Potential Tax Savings For You and Your Employees

- Some of Aflac's tax-advantaged plans allow employees to use pre-tax dollars to pay for their policies lowering their taxable income.

For more information about Aflac, visit aflac.com/business



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¹Source: Prince Market Research, 2013 Benefits Landscape: Buyer & Non-Buyer, September 2013 ²PwC Health Research Institute, 2011 ³Minimum participation requirements and standard payroll deduction apply. There may be indirect administrative or other costs. 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. © 2012 Aflac Incorporated. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999 M2198B

Benefits solutions for success

Your business and employees deserve the best. That's why employers select Aflac to offer a variety of supplemental insurance benefits solutions – and more – as part of an enhanced employee benefits experience.

Aflac Supplemental Benefits

Our portfolio of group and individual insurance plans provides a mix of options to help control costs, attract and retain employees, and help keep them happy, healthy and feeling protected.



Accident insurance

Reduces the financial impact of a covered accident by providing cash benefits.



Critical Illness insurance*

Assists with the costs of treatment in the event of a covered critical illness such as a heart attack, stroke or paralysis. **treatment-based and lump sum*



Short-Term Disability insurance

Provides a source of income in the event of a disability due to a covered accident or illness.



Life insurance

Can help families through the tough times following a loss of life with funds to help pay the bills.



Cancer insurance

Helps with the costs of cancer treatment, in the event of a covered cancer diagnosis.



Dental insurance

Designed to help with out-of-pocket dental treatment costs.



Hospital Indemnity insurance

Helps ease the financial burden of covered hospital stays due to an accident or illness by providing cash benefits.



Vision insurance

Helps with the costs of eye exams, treatments and vision-correction materials. Pays additional cash benefits for vision care to help with out-of-pocket costs that may not be covered by group plans.

Add more with value-added services

Choose from our broad array of services designed to help your employees with the everyday challenges of stress, work/life balance, and financial and legal well-being – at little to no cost.

**Committed to helping you enhance your benefits program.
Talk with Cathy to learn more.**

