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

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