

# Products, Services, and Enrollment Overview

## YOU CHOOSE

We offer a wide selection of competitively priced guaranteed-issue insurance plans designed to meet the needs of your clients. From individual products to group products, Aflac has you and your clients covered.

Aflac insurance plans focus on employees' greatest financial exposure and probability of occurrence. Our market-leading coverage provides competitive rates and low expense ratios - and we process most claims in about four days.

## INDIVIDUAL

### Features

- Guaranteed-renewable
- Guaranteed-issue options
- Fully portable
- Historical rate stability
- Optional riders for additional policyholder choices

### Products

- Accident
- Short-Term Disability
- Cancer/Specified-Disease
- Dental
- Hospital Confinement Indemnity
- Specified Health Event (Critical Care & Recovery)
- Hospital Intensive Care
- Life
- Hospital Confinement Sickness Indemnity
- Vision
- Lump Sum Critical Illness
- Aflac Plus Critical Illness Rider

## GROUP

### Features

- Guaranteed-issue
- Consistency in plans, rates, and benefits
- Customizable plans for large accounts
- Ability to do group replacements
- Portable (while master policy in force)
- Available for clients with as few as 100 employees

### Products

- Accident
- Critical Illness
- Short-Term Disability
- Whole Life
- Term Life
- Dental
- Supplemental Hospital Indemnity

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company, a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.



# Enrollment Solutions

Aflac's Enrollment Solutions ease enrollment processes by providing multiple platforms (core, voluntary) along with a variety of enrollment options.

	CORE PRODUCTS	AFLAC PRODUCTS	
		INDIVIDUAL	GROUP
<b>In-Person</b>	•	•	•
<b>Commission</b>	•	•	•
<b>Per Diem</b>	•	•	•
<b>Laptop</b>	•	•	•
<b>Online Web</b>	•	•	•
<b>Call Center*</b>	•	•	•

\*May be conducted with national enrollment firm. Availability of services may vary by product and account size.

## Services and Solutions

We also offer value-added services that can provide cost savings to your clients and help boost their benefit offerings.

**Cafeteria Plans:** Provide employers with cafeteria documentation, as well as flexible spending account (FSA) processing, provided by WageWorks®, for unreimbursed medical and dependent day care benefits.

**Commuter Spending Accounts:** Offer tax-saving transportation benefits to employers and employees - provided by WageWorks®. This option is great for employers in metropolitan areas, as it allows their employees to save tax dollars on work-related transit and parking expenses.

**Benefits Communications:** Help employers educate employees on their benefits options. Benefits Statements provide employees with a personalized summary of their total compensation packages and are available to employers with 25 or more employees. Benefits Booklets provide greater detail about benefits packages and are available to employers with 100 or more employees. Account-Specific Websites enable employees to learn about benefits options online and are available to our accounts with 500 or more employees.

**HSA and HRA Programs:** Allow employers to offer a consistent savings method to complement qualified health plans that may change year to year.

**Cobra Administration:** Relieves your clients of the complexities and liability associated with COBRA compliance. This service is available for accounts with 20 or more employees.

**Automated Services:** Provide the ability to send and receive electronic data through Electronic Data Interchange (EDI) to automate billing and reconciliation for large accounts.

**Online Services:** Offer convenient and practical online solutions. It provides your smaller clients with an easier way of administering Aflac information online.

**Consolidated Billing:** Provides an efficient and innovative web-based solution that creates a single billing transaction for multiple products and/or carriers. The perfect solution when a client has no open slots on their payroll system.

**Employee Direct Billing:** Makes it possible for employers to make Aflac products available without adding any administrative work. Through the convenience of direct bank draft or credit card billing, individuals can receive benefits options at payroll rates, but pay for them individually.

\*For group products, availability of services may vary by product and account size.