

# Get To Know Aflac

## **We've Got You Under Our Wing.®**

When it comes to finding a cost-efficient way to provide your employees with the benefits they need, Aflac can help. By making Aflac insurance policies available along with your major medical insurance, you can give your employees the benefits they deserve.

### **Increase Your Benefits, Not Your Overhead**

Money, more than anything, determines what you're able to do in business. Finding a way to save money while gaining benefits may seem impossible. But it can be done. Our plans are 100 percent employee-paid.

### **One Size Doesn't Fit All**

Selecting voluntary insurance is an important decision, but the one-size-fits-all approach no longer fits our customers' needs. Today, customers expect plans that are specifically designed with their individual needs in mind.

We offer solutions for your employees that let them choose not only what type of coverage they need but also what level they can afford. We will even take on the responsibility of helping them select coverage so that it is off of your shoulders.

## **Who We Are**

Founded in 1955, Aflac is a Fortune 500 company and a leader in voluntary insurance policies that pay cash benefits directly to policyholders. Insuring more than 50 million people worldwide, Aflac is the principal subsidiary of Aflac Incorporated, an international holding company based in Columbus, Georgia.

In 1958, Aflac developed a ground-breaking cancer expense policy. In its initial year, 5,810 plans were sold and by the end of the decade 376 agents were selling insurance in Georgia, Alabama, and Florida. Additional policies have since been added to Aflac's offerings. In 1964, Aflac pioneered the "cluster-selling" technique of making presentations to groups of employees. Today, more than 96 percent of the company's policies are purchased at work, most on a payroll-deduction basis.

In keeping with our founding principles, Aflac continues to be a family-oriented company dedicated to providing an outstanding work/life balance for our more than 8,560 full-time employees worldwide.

Aflac has been recognized by *Ethisphere* Magazine as a World's Most Ethical Company each year from 2007 to 2013—the only insurance company in the world that can make that claim. *Fortune* has named Aflac as one of the 100 Best Companies to Work For in America for the 15<sup>th</sup> year in 2013.

Aflac Incorporated, listed on the New York Stock Exchange since 1974 under the ticker symbol AFL, has total assets of more than \$131 billion, with annual revenues surpassing \$25.4 billion (*Aflac 2012 Year in Review*).

# Don't Take Our Word for It

## Financial Stability and Ratings

Although the economy has ups and downs, Aflac's financial ability to back our policyholders and their policies is stronger than ever. Here are our most recent ratings:

### Ratings\*

- |                     |   |
|---------------------|---|
| • A.M. Best         | A+ (Superior)                                 |
| • Standard & Poor's | AA- in insurer financial strength             |
| • Moody's           | Aa3 (Excellent) in insurer financial strength |
| • R&I               | AA- in insurer financial strength             |

### Our Investment Philosophy

- Aflac has always believed that a conservative investment approach helps ensure that Aflac is well-positioned to fulfill its promises to claimants, policyholders, employees, sales agents, and shareholders
- Aflac places a high priority on investing in high-quality fixed-income securities
- Approximately 95.3 percent of Aflac's fixed-income securities were investment grade on December 31, 2012

*\*Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



## Customer Testimonials

**Here is what a few of our customers say about Aflac policies and service. Testimonials are verbatim as submitted to Aflac.**

The benefit check I received from Aflac really helped me through this tough time in helping cover costs for two emergency room visits and the follow-up doctors' appointments, as well as time missed from work. I would definitely (AND DO!!) recommend applying for Aflac to the employees at my job as well as my family and friends. Thank you.

*– T. Pen*

We have had several very unfortunate situations with employees or family of employees where we have had to use our Aflac insurance policies. The way in which all of these claims have been handled is extraordinary. The timeliness, efficiency, and sincerity that we have received from your Aflac team has been second to none. We would like you to know that we are very impressed with the service that we have received and you would be highly recommended by us to anyone that we may come in contact with. Thank you again for making the lives of several of our people a little less stressful and allowing our people to concentrate on what is really important.

*– R. Heines*

As an employer, an excellent benefit package not only attracts new hires, but maintains current employees. We have found that Aflac insurance policies are a great component to the benefits we offer. The process was simple; we let Aflac in the front door to speak with our employees about the variety of supplemental insurance policies they have to offer. That's it. Aflac handled the enrollment process and the premiums are collected through payroll deduction. In the event of a claim, Aflac does all the work from start to finish. Our employees experience peace of mind with Aflac coverage.

*– C. Lockrow*

# Look What Aflac Can Offer

## Policy Overview

When an employee is out of work due to an illness or accident, two things are increasingly hard to come by—peace of mind and cash. Aflac's voluntary insurance policies help provide both by paying cash benefits directly to the policyholder (unless otherwise assigned). These cash benefits help with expenses that aren't covered by major medical insurance.

Plans by category:\*

- Accident
- Cancer
- Critical Illness
- Dental
- Hospital Confinement Indemnity
- Hospital Intensive Care
- Life
- Short-Term Disability
- Vision

Aflac also offers the following types of group insurance coverage:\*\*

- Accident
- Critical Illness
- Dental
- Disability
- Hospital Confinement Indemnity
- Term Life
- Whole Life

*\*Policies may not be available in all states. 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.*

*\*\*Plans may not be available in all states. Group coverage is underwritten by Continental American Insurance Company, which is not licensed to solicit business in Guam, Puerto Rico, or the Virgin Islands. In California, group coverage is underwritten by Continental American Life Insurance Company. In New York, coverage is underwritten by American Family Life Assurance Company of New York.*

## Enrollment Services and Solutions

From educating your employees about benefits to enrollment and administration, Enrollment Services and Solutions\* works for you.

**With these services and solutions, you can:**

Have more money hit your bottom line and your employees' pockets with:

- Commuter Spending Accounts
- HSA and HRA Programs

Take the easy approach to benefits administration with:

- Enrollment Solutions
- Automated Services
- Online Services
- COBRA Administration
- 24/7 Customer Assistance
- Hispanic Customer Service
- Account Relations
- Consolidated Billing

*\*Some services may not be available; ask your Aflac agent for details.*



## **Customer and Claims Service**

**We recognize that our policies are only as good as the service that supports them. We work hand in hand with you to support and maintain your account during your initial enrollment and beyond.**

### **Dedicated Customer Service**

Got a question? We provide a variety of ways to get an answer.

Customer support at Aflac Worldwide Headquarters is available 24/7 through our Customer Service Center's Interactive Voice Response System, which can assist you and your employees with payroll account information and provide immediate access to policy and claim status. Customer service representatives are available Monday through Friday from 8 a.m. to 8 p.m. Eastern time. Bilingual customer service representatives are also available Monday through Friday from 8 a.m. to 6 p.m. Eastern time.

Employees will have access to a direct e-mail link, through Aflac's website, for additional customer service inquiries. Aflac's Web address is [aflac.com](http://aflac.com).

### **Claims Processing Efficiency**

When employees need their benefits the most, prompt and accurate claims processing is important. With an average turnaround processing time of four business days (the industry standard is two to three weeks), employees receive their benefits quickly. From start to finish, our goal is to minimize the typical claims red tape that policyholders often experience. Our claim forms can be obtained in a variety of ways, and we offer both local and headquarters filing assistance. This means you'll never have to handle your employees' claims.

### **Service in Your Neighborhood**

In addition to Aflac Worldwide Headquarters, local Aflac agents are always available to offer account and employee support.

# What's This Going to Cost?

## **Your Cost**

Though it may sound too good to be true, providing Aflac to your employees costs you nothing. That is right, from enrollment to plan administration and everything in between, there are no hidden fees associated with offering Aflac.

## **Your Employees' Cost**

Your employees own their policies and they are empowered to choose their Aflac coverage based on what best fits their own personal and financial needs. Therefore, the rates for our policies may vary depending on the type of plan and level of coverage an employee selects.

Your Aflac agent will be happy to provide you with sample rates for the plans you are interested in offering to your employees.