



HEAD START OF ROCKLAND, INC.  
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FRANCES M. RIVERA-MORGAN  
Interim Executive Director



November 14, 2024

To Whom It May Concern:

Head Start of Rockland, Inc. has been offering Aflac supplemental insurance products since March, 2021 and Seraphim Wood has been our representative from the beginning.

Mr. Wood clearly understands the Aflac supplemental insurance products and demonstrates it every year at our annual open enrollment meetings. More impressively is that he understands the needs of our employees and is able to match Aflac products to the specific staff needs. The matching of product to employee is just the beginning as Mr. Wood is always available for questions and guidance.

The customer service aspect doesn't end with the employees as he is also available for us, the employer. Any questions we may have with respect to invoice processing or Section 125 compliance, Mr. Wood is ready to assist.

Without hesitation, we would highly recommend Mr. Seraphim Wood and Aflac for all of your supplemental insurance needs.

Thank you.

Sincerely,

Kerri McNamee  
Human Resources Director