

Aflac's benefits options and services help provide a complete solution for your business

Running a business is hard work and keeping employees happy, healthy and feeling protected is critical to its livelihood. Aflac and our partner carriers/service providers can help by providing access to a new and wider range of benefits options and business services. We'll look at the full picture and propose solutions that add up to a competitive, total benefits package.

Supplemental insurance goes hand in hand with growth and profitability.¹ Aflac provides high-quality, tailored benefits options



Customizable

A variety of options — some from Aflac and some from our partner carriers and service providers — provide employers with more benefit choices to accommodate even more employee needs.



Affordable

Whether you can afford a contribution or have a benefits budget of \$0, our lineup delivers more solutions to help fulfill your — and your employees' — benefits needs.



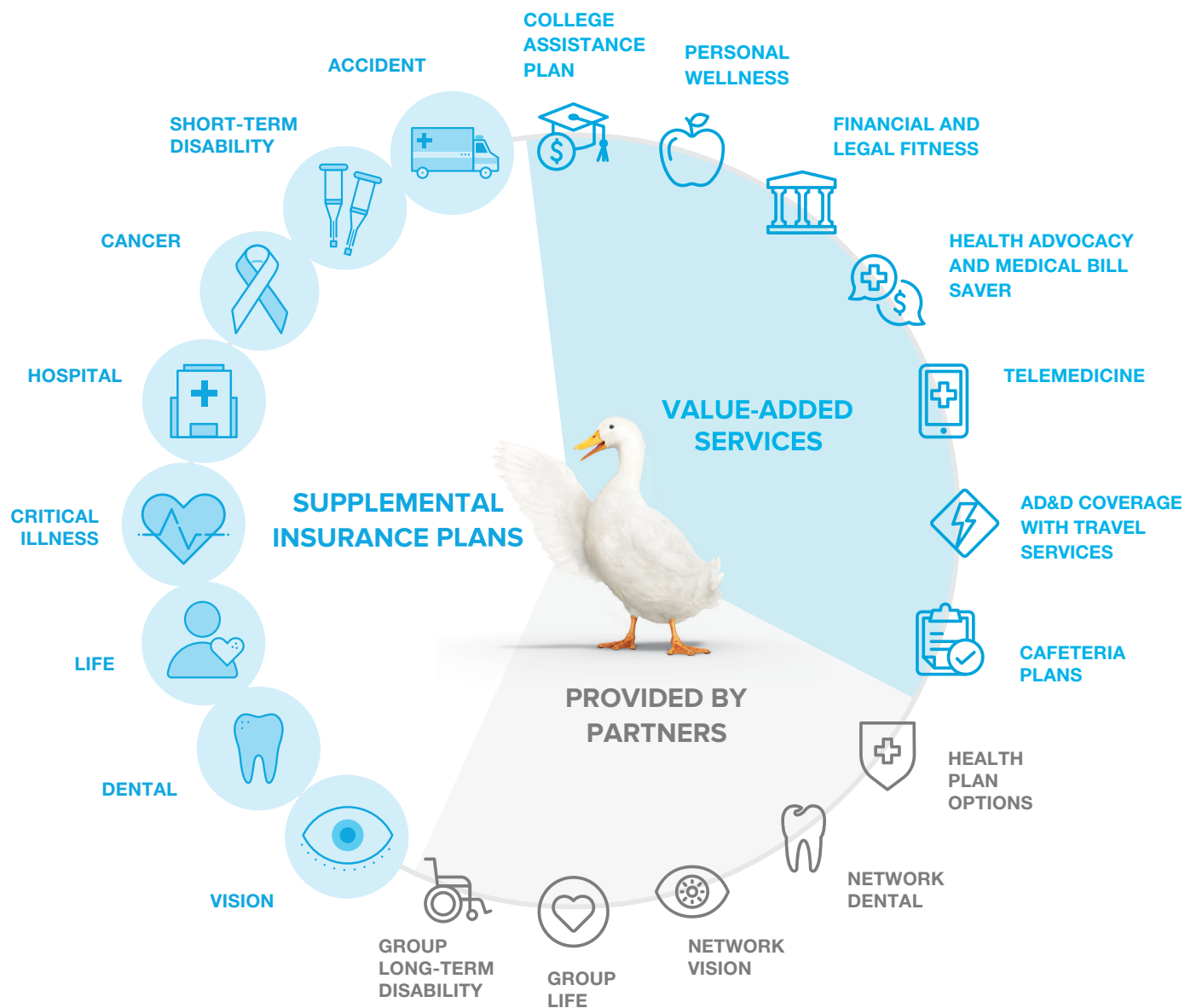
Broad selection

With the help of our partners, we deliver a robust selection of coverage options — from those that meet the most common of necessities, such as health plans, to those that meet the most specific needs.



A quick glance

Our full-spectrum product offerings and services can enhance your employees' benefits at no direct cost to your business. Take a look at how many ways we can help cover your employees:



Aflac supplemental coverage — insurance policies

- ☐ **Accident** — Helps reduce the financial impact of a covered accident by providing cash benefits.
- ☐ **Short-term disability** — Provides employees with a source of income if they're disabled and unable to work due to a covered accident or illness.
- ☐ **Cancer/specified disease** — Helps with the costs of covered cancer treatment.
- ☐ **Hospital confinement indemnity** — Helps ease the financial burden of covered hospital stays due to an accident or illness by providing cash benefits.
- ☐ **Critical illness (treatment-based and lump sum)** — Helps with the costs of treatment if employees experience a covered health event, such as a heart attack, stroke or paralysis.
- ☐ **Life** — Helps families through the tough times with funds to help pay the bills in the event of the insured's death.
- ☐ **Dental** — Pays cash benefits for dental treatment to help with out-of-pocket costs that may not be covered by other plans. Provides benefits for periodic checkups and cleanings, x-rays, fillings, crowns and much more.
- ☐ **Vision** — Pays cash benefits for vision care to help with out-of-pocket costs that might not be covered by other plans. Helps with the costs of eye exams, treatments and vision correction materials.

Value-added services — provided by partners*

- ☐ **College assistance plan from College Advisory Service** — From admissions and college planning, to financial aid and applications, this online support center from College Advisory Service offers tools and resources to help employees navigate the entire college preparation process.
- ☐ **Personal wellness from Health Advocate™** — Health Advocate helps employees develop a healthy lifestyle plan to achieve their wellness goals with support from online resources.
- ☐ **Financial and legal fitness from Health Advocate** — Health Advocate assists employees with financial and legal preparedness and provides access to complimentary consultative services from licensed professionals.
- ☐ **Health advocacy and medical bill saver from Health Advocate** — Health Advocate helps employees navigate health care and insurance-related issues, resolve claims, negotiate medical bills and more.
- ☐ **Telehealth from MeMD™** — MeMD allows employees to connect with a medical provider or licensed behavioral health specialist online.
- ☐ **Fraud and identity protection from EZShield®** — EZShield provides award-winning fraud protection for your employees, including dark web monitoring.
- ☐ **Accidental death and dismemberment coverage with travel services from Reliance Standard Life Insurance Co.** — Employees can receive up to \$7,500 of accidental death and dismemberment coverage from Reliance Standard Life Insurance. When traveling at least 100 miles from home or in a foreign country, travel assistance is included for employees and their dependents.
- ☐ **Cafeteria plans** — Provides employers with cafeteria plan documentation options as well as flexible spending account (FSA) processing provided by trusted third-party providers for unreimbursed medical, dependent care and commuter benefits.

Health insurance – provided by partners

- ☐ **GoHealth** — Group and individual health plan shopping made easier for companies with less than 50 full-time-equivalent employees and no current broker of record. Individual health insurance enrollment is accessible through the federal marketplace and group health insurance can be acquired through Aflac's referral program.
- ☐ **Wellthie** — Compare costs for group and individual health insurance for employers and employees. See if your employees qualify for subsidies.

Dental / Vision – provided by partners

- ☐ **Delta Dental²** — Group dental plans backed by industry-leading dental networks. Both PPO and copay plans available.
- ☐ **Dentegra® Insurance Company³** — Budget-friendly group dental plans designed to make saving simple. Choice of two PPO plan designs.
- ☐ **Reliance Standard Life Insurance Company⁴** — Group dental plans with over 111,500 credentialed providers. Competitive discount levels and best-in-class service. Group vision plans offering more than 77,000 access points. Discounts on brand names.
- ☐ **VSP⁵** — Individual vision plans with low out-of-pocket costs, extensive network access and dedicated customer service.

Life and long-term disability - provided by partners

- ☐ **Reliance Standard Life Insurance Company⁶** — Employer-paid group life insurance from \$10,000 to \$100,000. Accidental death and dismemberment riders are available. Employer-paid group long-term disability. Ninety- or 180-day elimination periods. Covers the insured until age of retirement.

Learn how Aflac can help your business.
Contact Marlene Wanzong at 713-389-0431
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¹2018 Aflac Workforces Report: 10 Trends Influencing the Future of Workplace Benefits. Accessed on June 24, 2019. <https://www.aflac.com/docs/awr/pdf/2018-overview/2018-aflac-workforces-report-employer-overview.pdf>

²Plan offerings may vary by state. Delta Dental refers to the Delta Dental enterprise that includes Delta Dental Insurance Company, Delta Dental of California, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and their subsidiaries and affiliate companies.

³Plan offerings may vary by state. Dentegra Insurance Company, headquartered in San Francisco, is part of a nonprofit holding company, Dentegra Group, Inc., which is composed of several independent dental benefits corporations.

⁴This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. Plan not for use in New Mexico. This information is provided by, and group dental and vision products (9000 Rev. 03-16, dates may vary by state) are issued by Reliance Standard Life Insurance Company.

⁵Vision Service Plans.

⁶Group Life, Group AD&D, and Group LTD coverage are underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-6422, et al., LRS-8604, et al., and LRS-6564, et al, respectively. Reliance Standard Life Insurance Company is licensed in all states, (except New York), and the District of Columbia, Puerto Rico, the US Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

*The value-added services listed here and made available on Everwell are offered by multiple providers. Aflac's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and Aflac and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. Aflac makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Services, Terms and conditions are subject to change and may be withdrawn at any time. The value-added services may not be available in all states, and benefits/services may vary by state. Availability is also dependent upon satisfying a predetermined percentage of employees seen during an account's open enrollment period. Please contact your Aflac agent for more information.

Aflac policy numbers - Accident: In Oklahoma, Policies A36100OK - A36400OK, & A3630FV. In Virginia, Policies A36100VA - A36400VA, & A3630FVA. Cancer: In Oklahoma, Policies B70100OK; B70200OK; B70300OK; B7010EPOK; B7020EPOK. In Virginia, Policies A75100VA-A75300VA. Critical Illness: In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Virginia, Policies A74100VA, A74200VA, A74300VA. Dental: In Oklahoma, Policies A81100OK-A81400OK; or A82100ROK-A82400ROK. In Virginia, Policies A81100VA-A81300VA, or A82100RVA-A82400RVA. Hospital: In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies A49100VAR-A49400VAR and A4910HVAR. Life: In Oklahoma and Virginia, policies ICC64100, ICC64200, ICC64300, and ICC64500. In Arkansas, Oklahoma, and Virginia, policies ICC1368100, ICC1368200, ICC1368300, ICC1368400. Short-Term Disability: In Oklahoma, Policies A57600OK and A57600LBOK. In Virginia, Policies A57600VA and A57600LBVA.

This is a brief product overview only. Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. The policy/rider has limitations and exclusions that may affect benefits payable. Refer to the specified policy/rider form(s) for complete details, benefits, limitations, and exclusions. For availability and costs, please contact your local Aflac agent. Supplemental coverage is underwritten by Aflac. | WWWHQ | 1932 Wynnton Road | Columbus, GA 31999.