

Employee benefits solutions from Aflac

With Aflac's full portfolio, you can create a strong, competitive benefits package – all from a single partner. We're here to help with expenses health insurance wasn't designed to cover, keeping employees healthy and protected against income and asset loss.

Dental and vision



Aflac Dental Insurance

Provides in-network and out-of-network benefits for exams, cleanings, X-rays, fillings, crowns and more.



Aflac Vision Insurance

Helps with in-network and out-of-network costs for eye exams and vision-correction materials.

Life, absence and disability



Life insurance solutions

Term life, supplemental life, and accidental death and dismemberment insurance.



Absence solutions

Statutory paid family and medical leave (PFML), Family Medical Leave Act (FMLA), state leaves, company leaves (paid and unpaid), military leaves and workplace accommodation solutions (ADA).



Disability solutions

Statutory disability, short-term disability (ASO/FI), long-term disability (ASO/FI).

Supplemental



Accident insurance

Helps reduce the financial impact of a covered accident by providing cash benefits.



Short-term disability insurance

Provides a source of income in the event of a disability due to a covered accident or illness (including specified mental illnesses where available).



Cancer insurance

Helps with the costs of cancer treatment in the event of a covered cancer diagnosis.



Life insurance

Can help families through the tough times following a loss of life with funds to help pay the bills.



Hospital indemnity insurance

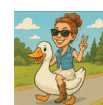
Helps ease the financial burden of covered hospital stays due to an accident, illness or mental health treatment by providing cash benefits. (Mental health treatment covered where available.)



Critical illness insurance*

Assists with the costs of treatment in the event of a covered critical illness such as a heart attack, stroke or paralysis. *Treatment based and lump sum.

Talk with your Aflac representative, Jessica Shine, at 360-381-6030 or jessica_shine@us.aflac.com to learn all the ways Aflac can help enhance your employee benefits program.



Accident: In Delaware, Policies A36100DE—A36400DE, & A3630FDE. In Idaho, Policies A36100ID—A36400ID, & A3630FID. Policies A36100OK—A36400OK, & A3630FOK. In Virginia, Policies A36100VA—A36400VA, & A3630FVA. **Cancer/Specified-Disease:** In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Virginia, policies A75100VA—A75300VA. **Hospital:** In Delaware, Policies B40100DE & B4010HDE. In Idaho, Policies B40100ID & B4010HID. In Oklahoma, Policies B40100OK & B4010HOK. In Virginia, Policies B40100VA & B4010HVA. **Short-Term Disability:** In Delaware, Policies A57600DE & A57600LB. In Idaho, policy A57600IDR. In Oklahoma, policies A57600OK & A57600LBOK. In Virginia, policies A57600VA & A57600LBVA. **Life:** In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas and Virginia, Policies: ICC1368100, ICC1368200, ICC1368300, ICC1368400. In Delaware, Policies A68100-A68400. In New York, NY68100-NY68400. **Critical Illness:** In Delaware, Policies A74100DE, A74200DE, A74300DE. In Idaho, Policies A74100ID, A74200ID, A74300ID. In Oklahoma, Policies A74100OK, A74200OK, A74300OK. In Virginia, Policies A74100VA, A74200VA, A74300VA.

Individual coverage is underwritten by Aflac | WWHQ | 1932 Wynnnton Road | Columbus, GA 31999 | In New York, coverage is underwritten by Aflac New York | 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211. Group supplemental insurance coverage is underwritten by Continental American Insurance Company (CAIC), 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, insurance coverage is underwritten by Continental American Life Insurance Company. For groups situated in New York, insurance coverage is underwritten by Aflac New York.

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost.

For individual supplemental plans, refer to the specified policy/rider form(s) for complete details, benefits, limitations and exclusions. Policies/riders have limitations and exclusions that may affect benefits payable. For availability and costs, please contact your local Aflac agent. For dental and vision plans and group supplemental plans, coverage described here is a brief description of coverage and subject to plan limitations, exclusions, definitions and provisions. Please see coverage documentation applicable to your situs state for further details. Aflac dental and vision insurance products will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York.

NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

Premier Life, Absence and Disability Services (PLADS): Group life, disability insurance and absence services are offered by Continental American Insurance Company (CAIC); in New York, products and services are provided by American Family Life Assurance Company of New York. Products may not be available in all states and may vary depending on state law. Absence services are not insurance and are not legal advice.

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