



We're always creating new ideas to benefit your employees!

Aflac is dedicated to meeting your diverse needs with policy innovations and improvements that respond to your employees' desire for control and choice.

Maybe it's time to review your current benefit package to make sure your employees have the opportunity to add to their financial security through our insurance policy selections.

Give your employees the power over cash benefits at the moment of need. Give them Aflac.

*Call your Aflac insurance agent/producer for information on all of our latest product and service enhancements, policies, and availability.*

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## THE PRODUCT

## THE BENEFIT

## THE NECESSITY

### Accident/Sickness/ Disability Policy

Helps provide a financial cushion beyond an accident to include sickness and off-the-job disability riders

According to the National Safety Council,<sup>1</sup> over 23,200,000 unintentional disabling injuries in 2004 alone negatively impacted the economy by nearly \$575 billion! With over 40 million visits to hospital emergency rooms (in 2003), accidents continue to be one of the leading causes of death and disability in this country.

### Short-Term Disability Policy

Helps with the loss of pay resulting from a sickness or off-the-job injury through monthly benefits

According to the National Safety Council, an average of 2,650 disabling injuries occurs every hour during the year.<sup>1</sup>

### Cancer/Specified-Disease/ Limited Benefit Health Policy

Helps with the medical expenses related to cancer treatment

In the United States, men have a little less than a 1-in-2 *lifetime risk* of developing cancer; for women, the risk is a little more than 1-in-3. About 1,399,790 new cancer cases are expected to be diagnosed in 2006.<sup>2</sup>

### Hospital Intensive Care Policy

Covers confinement in hospital intensive care

ICU costs can soar well above those of a general room as well as above the benefit levels of standard health insurance policies.

### Hospital Confinement Indemnity Policy

Helps with the noncovered expenses of a hospital stay

In 2004, the average hospital expense, adjusted per inpatient day, was \$1,450.35.<sup>3</sup>

### Term Life Insurance Policy

Combines individually owned, economical protection now with the ability to switch later to permanent coverage

Growing families are most at risk if one or both of the breadwinners suffer an untimely death.

### Specified Health Event Policy

Helps with the medical expenses related to a covered life-threatening health event

Certain life-threatening events pose special financial risks because of their statistically high levels of incidence and cost.

### Dental/Dental Indemnity Policy

A portable, "no deductible" plan that offers freedom of choice and no coordination of benefits

Good oral care—including periodic wellness visits—helps reduce the likelihood of expensive treatment and work disruption later on.

### Hospital Confinement Sickness Indemnity Policy

Provides a physician feature that covers sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits

Illness rather than injury is the leading cause of emergency room visits.<sup>4</sup>

### Vision Now<sup>SM</sup>

Helps with the expenses of covered eye diseases and disorders as well as the expenses of eye care

According to the Vision Council of America, 135 million Americans, or 62 percent of the adult population, wear prescription eyewear. About 48 percent of the U.S. adult population has an eye exam every year or less, with women 43 percent more likely to have vision problems than men.<sup>5</sup>

*Ask us about our long-term care and other plans for seniors and retirees. All policies may not be available in each state.*

## SPECIAL WORKSITE SERVICES

### Flex One<sup>®</sup> Section 125 (Cafeteria Plan)

Provides a way to apply for a range of Aflac policies through the workplace (including many of those previously listed) on a pre-tax basis that *may increase take-home pay*.

This program frees up dollars to fund a variety of benefits the average American family needs to more fully protect the lives, health, and income of family members.

### Corporate Alliances

- Web-based invoicing that facilitates real-time statement changes and updates on an easy-to-use basis
- Single-Point Billing services that allow our corporate clients to pay all insurance providers with one check
- COBRA/HIPAA administration and PEO services

Sources for statistical information mentioned above include: <sup>1</sup>*Injury Facts*, 2005–2006 Edition, National Safety Council; <sup>2</sup>*Cancer Facts & Figures 2006*, American Cancer Society;

<sup>3</sup>*Hospital Statistics™*, 2006 Edition, Health Forum, L.L.C., an affiliate of the American Hospital Association Company; <sup>4</sup>Advance Data, CDC, March 2004; <sup>5</sup>Vision Council of America, *Vision Facts and Statistics*, February 2005