Open enrollment planning isn't complete until you have Aflac

1 **Aflac helps with expenses health insurance doesn't cover:** Health insurance pays doctors and/or hospitals. Aflac pays cash directly to you, unless you tell us otherwise. You can use your benefits your way — whether it's for leftover medical bills or any other expense that affects your financial security.

2 **Aflac belongs to you, not your company:** When you have an Aflac policy, it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

3 **Aflac is affordable:** Our products are designed to help meet individual needs and budgets. We'll be there to help in your time of need when you're hurt or sick. And, Aflac rates don't go up even when you file a claim.

4 **Aflac processes claims quickly:** Aflac provides prompt service and fast payment of qualified claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

5 **Aflac is accountable:** Aflac has been named to Ethisphere's list of World's Most Ethical Companies[1] 16 years in a row *and FORTUNE's list of World's Most Admired Companies 21 times.*[2]

6 **Aflac cares:** For more than 26 years, Aflac has made helping children and families facing pediatric cancer and other blood disorders a key component of its mission to give back to the community. Aflac's nearly $158 million commitment has positively affected both childhood cancer and rare blood disorders, including sickle cell disease. Much of Aflac's support comes from its independent sales agents who donate from their monthly commission checks, as well as Aflac employees who contribute each month through payroll deduction.

To learn more, contact your Aflac agent, Kevin Lorenzen, AG4TS, at Kevin_Lorenzen@us.Aflac.com or 505-604-4216.