

### For you ...

- Expand your benefits program without adding costs.
- Achieve possible FICA savings.
- Help improve employee morale and retention.
- Help meet more employees' economic needs at the workplace.
- Help contribute to employees' health through various wellness programs.
- Reduce administrative involvement.

### For your employees ...

- Obtain an opportunity to apply for policies at payroll rates.
- Have benefits paid directly to the insured, unless directed otherwise.
- Apply for policies that may be pre-tax eligible, and are portable and guaranteed-renewable.
- Apply for policies that may help with expenses not covered by core company plans.



## Aflac is ...

- A Fortune 500 company (Fortune magazine, May 5, 2008) insuring more than 40 million people worldwide (Aflac Annual Report, December 31, 2007).
- Named by Fortune magazine to its list of America's Most Admired Companies for the seventh consecutive year in March 2007.
- A premier provider of insurance policies with premiums payroll deducted for more than 402,300 national payroll accounts (company statistics, December 31, 2007).
- Outstanding in claims service, with most claims processed within four days (company statistics, December 31, 2007).
- Included by Forbes magazine in its annual list of America's 400 Best Big Companies for the ninth time in January 2009.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the eleventh consecutive year in February 2009.

## How do you make a good benefit plan ... better?

### Add Aflac!

We deliver a full range of worksite services and payroll-deducted insurance policies offered on a voluntary basis. Let us help provide solutions that win the admiration and loyalty of your employees.

**Aflac.**

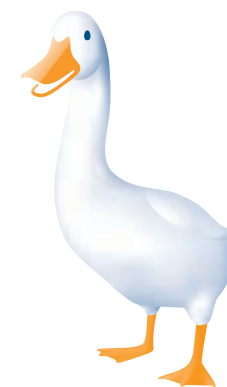
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Your local Aflac insurance agent

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*This is a brief product overview only. Please consult your Aflac insurance agent for full plan benefits and limitations. Certain policies may not be available in all states. Benefits are determined by state and plan level selected.*

## POLICIES:

### Accident

Policy Series A-34000  
Policies A-34100-OR, A-34200-OR; A-34100-PA, A-34200-PA; A-34100-TN, A-34200-TN; A-34100-TX, A-34200-TX

## FEATURES:

- **Emergency Treatment Benefit**
- **Specific-Sum Injuries Benefit**
- **Accidental-Death Benefit**

## NEEDS:

- In 2005, about 36 percent of all hospital emergency department visits in the United States were injury-related.
- A disabling injury occurs in the home about every 3 seconds.
- As of 2004, unintentional injuries are the fifth leading cause of death overall and first among persons in age groups from 1 to 44.

*Injury Facts, 2008 Edition, National Safety Council.*

### Short-Term Disability

Policy Series A-57400  
Policies A-57400-OR, A-57400-PA, A-57400-TN, A-57400-TX

- **Selection of:**
  - **Monthly benefit amount**
  - **Elimination period**
  - **Benefit period**
- **Guaranteed-renewable to age 70**

- **Benefits paid directly to you unless you choose otherwise**
- **Benefits paid regardless of any other insurance**

- There is an unintentional-injury death every 4 minutes, and a disabling injury every second.
- An unintentional-injury death occurs in a motor vehicle every 12 minutes; and a disabling injury occurs in a motor vehicle every 13 seconds.
- An unintentional injury death occurs in the home every 12 minutes; and a disabling injury occurs every 3 seconds.

*Injury Facts, 2008 Edition, National Safety Council.*

### Cancer/Specified-Disease

Policy Series A-75000 and A76000  
Policies A76100OR, A-75100-PA through A-75300-PA, A76100TN, A76100TX

- **Ambulance, Transportation, and Lodging Benefits**
- **Hospital Confinement Benefit**
- **Radiation and Chemotherapy Benefit**

- **Surgical/Anesthesia Benefit**
- **Plus much more**

- In the United States, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women, the risk is a little more than 1-in-3. About 1,437,180 new cancer cases are expected to be diagnosed in 2008.
- Approximately 10.8 million Americans with a history of cancer were alive in January 2004.
- The five-year relative survival rate for all cancers diagnosed between 1996 and 2003 is 66 percent.

*Cancer Facts & Figures 2008, American Cancer Society.*

### Hospital Confinement Indemnity

Policy Series A46000  
Policies A46100OR through A46300OR, A46100PA through A46300PA, A46100TN through A46300TN, A46100TX through A46300TX

- **Hospital Confinement Benefit**
- **Rehabilitation Unit Benefit**

- **Plus much more**

- In 2005, an average hospital stay cost \$8,534.90.
- In 2005, outpatient surgery accounted for 63 percent of all operations.

*Hospital Statistics© 2007 Edition, Health Forum, L.L.C., an affiliate of the American Hospital Association.*

### Specified Health Event

Policy Series A71000  
Policies A71100OR, A71200OR; A71100PA, A71200PA; A71100TN, A71200TN; A71100TX, A71200TX

- **Pays a First-Occurrence Benefit as well as Hospital Confinement and Continuing Care Benefits for:**
  - **Heart attack & coronary artery bypass surgery**
  - **Stroke**
  - **End-stage renal failure**

- **Major human organ transplant**
- **Major third-degree burns**
- **Coma**
- **Paralysis**

- About every 26 seconds, an American will suffer a coronary event. In 2008, an estimated 770,000 Americans will have a new coronary attack and about 430,000 will have a recurrent attack.
- On average, someone in the United States has a stroke every 40 seconds. Each year, about 780,000 people experience a new or recurrent stroke.
- Each year, about 60,000 more women than men have a stroke.

*Heart Disease and Stroke Statistics, American Heart Association, 2008 Update At-A-Glance.*

### Hospital Intensive Care

Policy Series A18400  
Policies A18400OR, A1840HOR; A18400PA, A1840HPA; A18400TN, A1840HTN; A18400TX, A1840HTX

- **Daily Hospital Intensive Care Unit Confinement Benefit**

- **Daily Step-Down Intensive Care Unit Confinement Benefit**
- **Plus much more**

- The cost difference between a general hospital room and a trip to the ICU, particularly for coronary and neonatal care, is huge. Beyond the room charges, expenses can soar well above the benefit levels of standard health plans.

### Dental

Policy Series A81000  
Policies A81100OR through A81400OR, A81100PA through A81400PA, A81100TN through A81400TN, A81100TX through A81400TX

- **Freedom of choice (Pick any dentist.)**
- **Portable**
- **Guaranteed-renewable at the same payroll rate**

- **Pays regardless of any other insurance you may have**
- **No deductible**
- **Easy to understand**

- In recent years, however, it's become clear that proper dental care isn't just important for healthy teeth, but for overall health. In fact, studies have tied poor dental health to heart disease, cancer, and a shorter lifespan.
- A yearly exam, tooth cleaning, and X-rays can cost well over \$200, while more complex dental work such as root canals and capping teeth can cost more than \$1,000.

Marrecca Fiore, "Seven Ways to Save on Dental Expenses," March 5, 2008, <[www.foxnews.com/printer\\_friendly\\_story/0,3566,341469,0\\_0.html](http://www.foxnews.com/printer_friendly_story/0,3566,341469,0_0.html)>, accessed on September 4, 2008.

### Life

Policy Series A63000  
Policies A63100AR through A63600AR; A63100OR through A63600OR; A63100PA, A63200PA, A63300PA, A63500PA; A63100TN through A63600TN; A63100TX through A63600TX

- **Provides up to \$200,000 of whole life insurance, term life insurance, or term life insurance with a Return of Premium Benefit**
- **Waiver of Premium Benefit**

- **Optional Spouse & Child Riders**
- **Optional Accidental-Death Benefit Rider**

- Fifty-six percent of married parents believe their current life insurance coverage is inadequate.
- Twenty-two percent of families with dependent children admit they will have immediate trouble meeting everyday living expenses, and another 26 percent can cover expenses for only a few months if a primary wage earner dies.

"Facts About Life 2007," LIMRA International, <<http://www.limra.com/pressroom/pressmaterials/07USFAQ.pdf>>, August 23, 2007.

### Hospital Confinement Sickness Indemnity

Policy Series A-45000  
Policies A-45100-OR through A-45300-OR, A-45100-PA through A-45300-PA, A-45100-TN through A-45300-TN, A-45100-TX through A-45300-TX

- **Physician Visits Benefit**
- **Initial Hospitalization Benefit**
- **Major Diagnostic Exams Benefit**

- **Surgical Benefit**
- **Plus much more**

- The demand for coverage that addresses physician costs for treatment of sickness continues to escalate.

### Vision

Policy Series VSN100  
Policies VSN100OR, VSN100PA, VSN100TN, VSN100TX

- **Eye Examination Benefit**
- **Vision Correction Benefit**
- **Specific Eye Diseases/Disorders Benefit**

- **No network restrictions**
- **Plus much more**

- Vision problems are the second most prevalent health problem in the country, affecting more than 120 million people.
- The annual financial burden of major adult vision disorders exceeds \$50 billion annually.
- Only 21 percent of employers offer or contribute to vision benefits.

*Vision in Business 2007, Vision Council of America.*

## VALUE-ADDED SERVICES

### Aflac's payroll deduction and Section 125 capabilities offer powerful ways to:

- Eliminate or reduce the pressure for future company-paid plans.
- Strengthen benefits packages in a tight labor market.
- Introduce choice and portability at the employee level.
- Let employees access the power of pre-tax dollars.
- Save FICA contributions.
- Communicate the value of total company benefits in real-dollar terms.

### Aflac is a premier provider of insurance policies, insuring:

- Over **12,500** state governments (and government agencies) and municipalities (company statistics, December 29, 2007).
- More than **1,190** colleges (company statistics, December 29, 2007).
- Over **1,770** hospitals (company statistics, December 29, 2007).
- Over **12,400** school districts (company statistics, December 29, 2007).
- More than **402,300** U.S. payroll accounts (company statistics, December 31, 2007).

### Aflac offers superior enrollment, communications, and claims efficiencies, such as:

- **Leading-Edge Technology.** Our SmartApp Next Generation™ point-of-sale laptop enrollment system (recognized by the Smithsonian Institution) provides instant submission of applications via electronic signature capture.
- **Employee Benefits Communication System.** This people-friendly program is designed to show employees the value of the benefits their employers provide. It can communicate all benefits, including core benefits and policies sold on a voluntary basis.
- **Info One® Personalized Benefits Statements.** Info One® is a service offered to existing payroll accounts with no expense to the accounts. The employee benefit statement illustrates the hidden paycheck by calculating the total compensation of employee benefits, including employer and employee contributions.
- **Flexible Spending Accounts**, including **Medical Reimbursement (Section 105)** and **Dependent Day-Care Accounts (Section 129)**.
- **Transit One®** (Section 132) transportation expense program.
- **Internet Billing and Payment Capabilities.** Designed for smaller accounts, this system facilitates real-time statement changes and updates on an easy-to-use basis.
- **Single-Point Billing Services.** These services are for accounts with 50 or more employees.
- **Corporate Alliance Programs.** These include **COBRA/HIPAA** administration and **PEO** services.
- **Customer Service Center.** This specially dedicated customer service center handled over 10.7 million calls in 2007 (company statistics, December 31, 2007).
- **Outstanding Performance in Claims Service.** In 2007, Aflac processed more than 6.7 million claims in the United States. Aflac processes most claims within four days (company statistics, December 31, 2007).

*Ask us about our long-term care insurance policies.*