

Stay competitive: Uncover more value in your benefits

Businesses are under more pressure than ever before to remain competitive and attract the right talent. Whether competing with big companies or other small businesses, the fight for talented, skilled workers is on. Staying ahead is now easier through Aflac's Value-Added Services. Our services go beyond voluntary benefits options to help safeguard your employees' physical, mental and financial well-being. Choose the services that are best for you and your team from the menu below.

Choose one (Employee required to meet one-on-one with agent to enroll):

- **AD&D Coverage with Travel Services**

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.

- **Advocacy and Wellness+**

Three programs from Health AdvocateSM, offered in combination: **Advocacy and Medical Bill SaverTM** helps employees navigate health care- and insurance-related issues, resolve claims and negotiate medical bills. **Financial and Legal Fitness** assists with financial and legal preparedness, plus provides access to complimentary consultative services from licensed professionals. **Online Personal Wellness** helps employees develop a healthy lifestyle plan to achieve wellness goals with support from online resources.

- **Financial Wellness**

BrightDime's robust financial wellness program provides employees with a real-time, holistic financial picture to help improve spending habits, create budgets and tackle debt reduction. Employees can keep track of all financial accounts so that they can set goals and track progress toward establishing financial security.

- **Identity Protection**

Iris[®] Identity Protection provides traditional identity theft protection like proactive identity and credit monitoring and resolution services, while also including modern protection against scams, phishing attacks and more.

- **Telehealth**

Evo virtual care allows employees to connect with a board-certified medical provider or licensed behavioral health provider by phone* or video and receive personalized treatment anytime, almost anywhere.

*Where permitted.



Value-Added
Services



*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. Value-added services are not available to accounts located in ID, MD, MN, NM, NY or PR. Value-added services are not available to residents of ID or MN. Additional state restrictions may apply and benefits may vary by state.

Aflac includes Aflac and/or Continental American Insurance Company (CAIC) and/or Continental American Life Insurance Company.

Health Advocate: This offering may not supersede the terms and conditions of any existing contract the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a preexisting contract with Health Advocate prior to expiration date of the contract.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

NOTE: If you have already created an Evo account, using another method or website and are being charged an incorrect price, call Evo's care coordination team at 1-855-636-3669. Aflac has entered into a marketing alliance with Evo whereby Evo may provide up to one year of complimentary telehealth services from Evo to individuals who are employees of accounts that choose to make Evo available to them. Other than this marketing alliance, Aflac and Evo are not affiliated in any way. Aflac makes no representations or warranties regarding Evo's products or services and is not responsible for any products or services provided by Evo. If you have questions regarding Evo's products or services, please contact Evo by calling 1-855-636-3669 or emailing solutions@evohealth.com. The complimentary telehealth services provided by Evo are not available to employees of Aflac accounts located in ID, MD, MN, NM, NY or PR. Telehealth services are not available to residents of ID or MN. Additional state restrictions may apply and benefits may vary by state. Customers will be responsible for a visit fee at time of each telehealth visit as applicable. When medically necessary, Evo's providers (except therapists) can submit a prescription electronically for purchase and pickup at your local participating pharmacy; however, Evo providers cannot prescribe elective medications, narcotic pain relievers or controlled substances. Evo's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

Iris: Aflac has entered into a marketing alliance with Iris® Identity Protection whereby Iris may provide up to one year of complimentary identity theft protection from Iris to individuals who are employees of accounts that choose to make Iris available to them. Other than this marketing alliance, Aflac and Iris are not affiliated in any way. Aflac makes no representations or warranties regarding Iris' identity theft protection and is not responsible for any products or services provided by Iris. If you have questions regarding Iris identity protection, please contact Iris by calling 844.933.9957. The complimentary identity theft protection provided by Iris is not available to accounts located in CT, ID, MD, MN, NM, NY or PR. Iris is not available to residents of ID or MN. Additional state restrictions may apply, and benefits may vary by state.

Aflac | WWW.AFLAC.COM | 1932 Wynnton Road | Columbus, GA 31999

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EXP 12/26