

Offer your clients a whole new way  
to add health, wealth and wisdom to  
their benefits.

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Introducing Value Added Services. New from Aflac.



Value Added  
Services



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# Introducing Aflac Value Added Services

Aflac's new Value Added Services help employers meet more of their business goals while helping their employees solve more of their everyday challenges. Put them together with Aflac's already robust portfolio of voluntary benefit options and you can deliver comprehensive lifestyle solutions for employees' health, wealth and wellbeing.

# Why Value Added Services?

## EMPLOYERS WANT BENEFITS THAT:

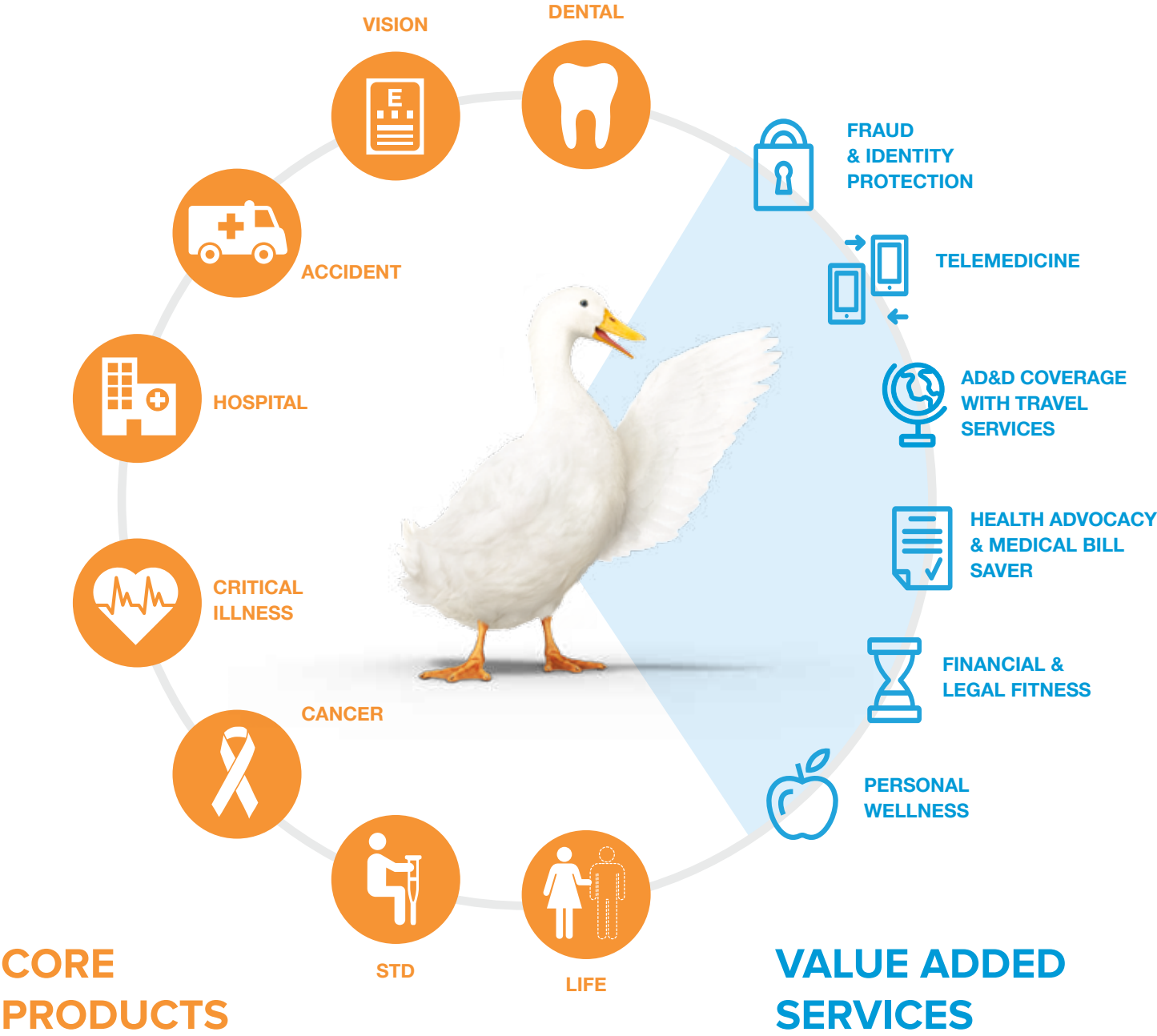
- **Help employees stay focused on their jobs**
  - **Help attract and retain employees**
  - **Offer simple solutions**
  - **Bring day-one value to their employees**
- 

## HOW VALUE ADDED SERVICES HELP YOU:

- **Open doors** and gain better access
  - **Address employer pain points** in a new way
  - **Differentiate your benefit offerings** to employers
  - **Offer employees practical options** they can use every day
  - **Provide another tool in your toolkit** to deliver solutions during enrollment consultation
- 

The value-added services listed here and made available on Everwell are offered by multiple providers. Aflac's affiliation with the value-added service providers is limited only to a marketing alliance. Other than this marketing alliance, Aflac and the value-added service providers are not affiliated in any way. Aflac makes no representations or warranties regarding the value-added service providers, and is not responsible for any of the products or services provided by the value-added service providers. The value-added services may not be available in all states, and benefits may vary by state. Each value-added service provider offers its products and services subject to its own terms, limitations and exclusions. Refer to plan details in Everwell for further information on terms, limitations and exclusions.

# LIFESTYLE COVERAGE



# Fraud Protection



**The stress of identity theft can be overwhelming and time-consuming – both of which can impact an employee for months.**

Aflac Fraud Protection, powered by EZShield, provides expert services to help monitor and protect personal information. In the event of an incident, employees get exceptional support.

## KEY BENEFITS

- ✓ **Monitors internet** for personal data, keeping customers informed on breaches
- ✓ **Offers online and mobile app-based dashboard** to store personal and financial information and alert employee to potential areas of concern
- ✓ **Restores identities through a 32-step recovery process** with a certified Resolution Specialist

## ADDITIONAL INFORMATION

- **Informs employee** of data breaches
- **Monthly communications** with tips on protecting personal information
- **Required to see 75%** of employees



Aflac has entered into a marketing alliance with EZShield whereby EZShield may provide one year of complimentary identity theft protection from EZShield to individuals who are employees of accounts that choose to make EZShield available to them. Other than this marketing alliance, Aflac and EZShield are not affiliated in any way. Aflac makes no representations or warranties regarding EZShield's identity theft protection, and is not responsible for any products or services provided by EZShield. The one year of complimentary identity theft protection provided by EZShield is not available to employees of Aflac accounts located in or residents of ID, MN, MO or NY. Additional state restrictions may apply and benefits may vary by state.



# Telemedicine



**No more trying to fit doctor visits into busy schedules. Now, employees can visit a doctor from the comfort of home (or almost anywhere else!), online or by phone, 24/7.**

MeMD telemedicine provides enrolled employees and their families with online medical treatment for just \$25 per visit. Providers in the MeMD national network include certified physicians, pediatricians, nurse practitioners and physician assistants who practice in top-notch healthcare facilities.

## KEY BENEFITS

- ✓ **Employees can connect with a medical provider online** and receive personalized treatment
- ✓ **Access care almost anywhere, 24/7/365**
- ✓ When medically appropriate, **MeMD providers submit an e-prescription to a local pharmacy**

## ADDITIONAL INFORMATION

- **Minimal wait times**, with providers usually engaging with employees in less than 10 minutes
- **Most states require a webcam** to receive a prescription
- **Required to see 75%** of employees



Aflac has entered into a marketing alliance with MeMD whereby MeMD may provide one year of complimentary telemedicine services from MeMD to individuals who are employees of accounts that choose to make MeMD available to them. Other than this marketing alliance, Aflac and MeMD are not affiliated in any way. Aflac makes no representations or warranties regarding MeMD's products or services, and is not responsible for any products or services provided by MeMD. The one year of complimentary telemedicine services provided by MeMD is not available to employees of Aflac accounts located in or residents of ID, MN, MO or NY. Additional state restrictions may apply and benefits may vary by state. Customers will be responsible for a \$25 visit fee at time of each telemedicine visit.





# AD&D Coverage with Travel Services

**AD&D coverage provides up to a \$7,500 benefit for a catastrophic loss due to an accidental injury to help protect an employee's family.**

In addition to the AD&D coverage, the travel assistance program includes a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations, as well as many other emergencies encountered when traveling in a foreign country or 100+ miles from home.

## KEY BENEFITS

- ✓ **Benefits for loss of life, limb, speech, vision or hearing**
- ✓ **Helps family members and beneficiaries**
- ✓ **Includes travel services when 100+ miles away from home or in a foreign country**

## ADDITIONAL INFORMATION

- **Benefits vary based on severity of injury**
- **Offers pre-trip assistance**, including passport/visa requirements, foreign currency and weather information
- **Required to see 75% of employees**
- **Associate must be licensed to sell life** in order to offer the AD&D value added service

Aflac has arranged with Reliance Standard Life Insurance Company (RSL) whereby one year of complimentary RSL accidental death and dismemberment insurance coverage may be provided to individuals who are employees of accounts that choose to allow their employees to meet with an AFLAC agent and make the RSL policy available to them. Individual insureds are subject to the terms, limitations and exclusions in the RSL policy and listed in the Highlights sheet in Everwell. Aflac and RSL are not affiliated in any way. Aflac makes no representations or warranties regarding the RSL policy, and is not responsible for any products or services provided by RSL except payment of premium. The RSL Policy is not available to accounts located in or residents of ID, MN, MO or NY. Additional state restrictions may apply and benefits may vary by state.

AD&D coverage is underwritten by Reliance Standard Life Insurance Company and provided through policy form series LRS-6572, et al. Reliance Standard Life Insurance Company is licensed in all states, (except New York), and the District of Columbia, Puerto Rico, the US Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY.

Certain industries are ineligible to receive AD&D coverage through RSLI.

Associate must be licensed to sell life in the applicable state in order to offer the AD&D value added service.

# Health Advocacy & Medical Bill Saver



**Nobody should have to handle healthcare and insurance-related issues *alone*.**

With Health Advocacy & Medical Bill Saver, customers enjoy peace of mind, knowing they have 24/7 access to a personal health advocate who can help with things such as finding specialists, clarifying coverage, addressing claim denials, even helping to resolve provider billing issues.

## KEY BENEFITS

- ✓ **Resolves issues**, from claims problems and medical bills to coordinating benefits
- ✓ **Negotiates medical or dental bills** incurred for care not covered by health insurance plans
- ✓ **Gets help with eldercare issues**, including for parents and parents-in-law
- ✓ **Finds and schedules appointments** with providers, including specialists

## ADDITIONAL INFORMATION

- **Required to see 75%** of employees



Aflac has entered into a marketing alliance with Health Advocate whereby Health Advocate may provide one year of complimentary health advocacy and medical bill negotiation services from Health Advocate to individuals who are employees of accounts that choose to make Health Advocate available to them. Other than this marketing alliance, Aflac and Health Advocate are not affiliated in any way. Aflac makes no representations or warranties regarding Health Advocate's products or services, and is not responsible for any products or services provided by Health Advocate. The one year of complimentary health advocacy and medical bill negotiation services from Health Advocate is not available to employees of Aflac accounts located in or residents of ID, MN, MO or NY. Additional state restrictions may apply and benefits may vary by state.



# Personal Wellness

**Maintaining good health is essential for living a long and happy life. With on-the-go Personal Wellness, getting fit and living a healthy lifestyle have never been easier.**

The Personal Wellness program helps customers develop a healthy lifestyle plan to achieve wellness goals with support from a dedicated online wellness coach. Personal Wellness resources include digital workshops, online coaching, discounts and more.

## KEY BENEFITS

- ✓ **Promotes a healthy workplace culture** for businesses
- ✓ **Provides comprehensive, confidential Personal Health Profile** to assess health risks
- ✓ **Offers online wellness workshops and programs** such as weight loss, stress management, smoking cessation and more
- ✓ **Website offers synchronization** with a wide range of fitness trackers and devices
- ✓ **Maintains secure web messaging system** to communicate with personal wellness coach

## ADDITIONAL INFORMATION

- **Required to see 75%** of employees

Aflac has entered into a marketing alliance with Health Advocate whereby Health Advocate may provide one year of complimentary personal wellness services from Health Advocate to individuals who are employees of accounts that choose to make Health Advocate available to them. Other than this marketing alliance, Aflac and Health Advocate are not affiliated in any way. Aflac makes no representations or warranties regarding Health Advocate's products or services, and is not responsible for any products or services provided by Health Advocate. The one year of complimentary personal wellness services from Health Advocate is not available to employees of Aflac accounts located in or residents of ID, MN, MO or NY. Additional state restrictions may apply and benefits may vary by state.



# Financial & Legal Fitness

**Dealing with financial or legal situations alone can be stressful and can have a negative effect on employees' health. Health Advocate can help assist and educate employees to keep their financial and legal wellness on track.**

Financial & Legal Fitness offers complimentary limited phone consultations for financial and legal advice from licensed professionals who can assist in everything from college savings to retirement planning. This solution also provides complimentary online resources and tutorials, as well as digital tools and calculators to help employees achieve their financial and legal goals.

## KEY BENEFITS

- ✓ **Financial specialists** to discuss debt management, life insurance needs, college funding and more
- ✓ **Legal specialists** to discuss such topics as estate planning, family, criminal and elder law
- ✓ **Financial Fitness Center** provides guidance on budgeting, investing, student loans and home buying

## ADDITIONAL INFORMATION

- **Offers convenient downloadable forms** for taxes, wills and personal finance
- **Provides tools** such as loan calculators, webinars, education and more
- **Required to see 75%** of employees

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## Resources

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### AFLAC TRIVIA

A new update of the Aflac Trivia app has been released, and it includes new content about Value Added Services!

**Search Aflac Trivia in the app store to download on your Android or Apple device today.**

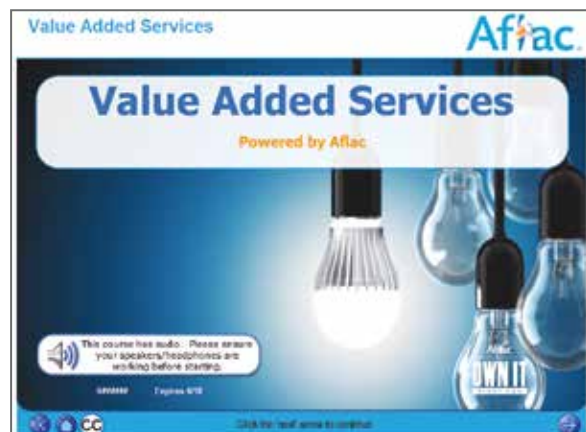


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## ACADEMY CONNECT

**To learn more about Value Added Services, visit Academy Connect and search by course code or title.**

COURSE TITLE	COURSE CODE
Value Added Services Overview	PR043
Personal Wellness	PR044
Fraud Protection	PR045
Financial & Legal Fitness	PR046
Telemedicine	PR048
AD&D	PR049
Adding VAS In Everwell	PR050
Health Advocacy & Medical Bill Saver	PR052



# Resources

Visit the **Everwell** section on **Field Force Services** or the **Value Added Services** section on **Everwell** to learn more about these services and to download fliers and other helpful resources.

The screenshot displays the Aflac Field Force Services website. At the top, there's a header with the Aflac logo, the text "Field Force Services", and the tagline "Tools and information to help your business succeed." Below this is a navigation bar with tabs: HOME, SELLING AFLAC, REPORTING & RECRUITING, PRODUCTS & SERVICES, TRAINING & RESOURCES, and REWARDS & RECOGNITION. On the left side, there's a sidebar menu with links: Kickoff Kit, Agent View, Insight Conferences, Everwell (expanded), Everwell news and information, FAQs, Everwell Agent Info/Commission Form, Enrolling, Prospecting, Closing the Deal, Asset Management, Servicing insureds (Claims), Rules of the Road for Agents, and Aflac Group Process. The main content area features the heading "Everwell™ – Benefits Simplified" and a section titled "View content for" with a dropdown menu set to "Alabama" and a link to "Everwell". Below this, there are two columns of content. The "Discovery" column includes a section for "Everwell" with a description and a "READ MORE" button, and a "Learning Lab: Producer Portal" link. The "Sales" column includes a "Marketing Collateral" section with links for "Customizable Enrollment Email", "Everwell Marketing Slick-Employer", and "Everwell Functionality Slick-Employer", each with a "READ MORE" button.

NYSE | AFL 73.54 -0.01 | Associate Directory | Book of Business | my.aflac.com | FAQs | Help

## Aflac. Field Force Services

Tools and information to help your business succeed.

- HOME
- SELLING AFLAC
- REPORTING & RECRUITING
- PRODUCTS & SERVICES
- TRAINING & RESOURCES
- REWARDS & RECOGNITION

- ▶ Kickoff Kit
- ▶ Agent View
- ▶ Insight Conferences
- ▼ Everwell
  - ▶ Everwell news and information
  - ▶ FAQs
  - ▶ Everwell Agent Info/Commission Form
- ▶ Enrolling
- ▶ Prospecting
- ▶ Closing the Deal
- ▶ Asset Management
- ▶ Servicing insureds (Claims)
- ▶ Rules of the Road for Agents
- ▶ Aflac Group Process

### Everwell™ – Benefits Simplified

#### View content for

Alabama ▼ and Everwell

#### Discovery

**Everwell**  
Everwell makes it possible for you to provide simplified benefits solutions.

**Learning Lab:** [Producer Portal](#)

[READ MORE ▶](#)

#### Sales

**Marketing Collateral**  
[Customizable Enrollment Email](#)  
[Everwell Marketing Slick-Employer](#)  
[Everwell Functionality Slick-Employer](#)

[READ MORE ▶](#)

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