

Now Available with



Short Term Disability (Income Protection)

Protect your most important asset — your income.

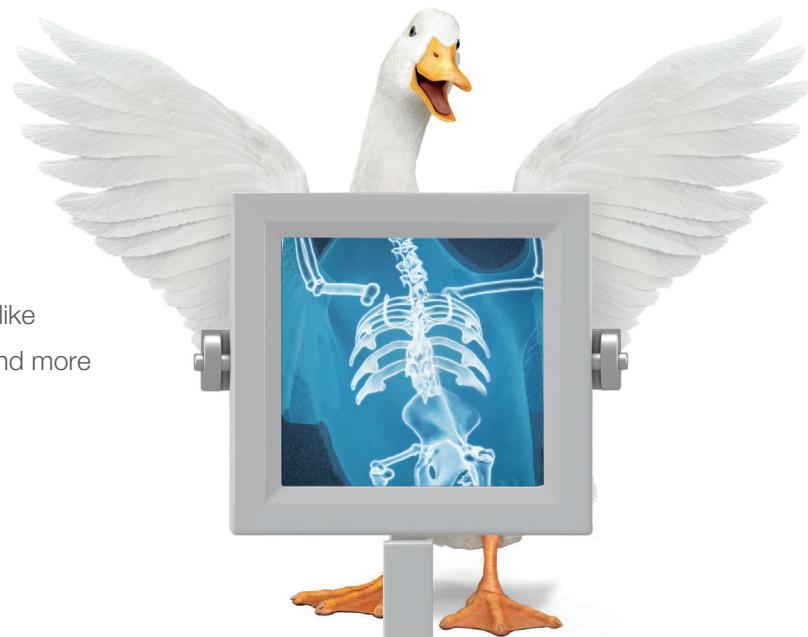
No one plans on becoming disabled. It's just not something we typically think about. And yet, it is something that can happen to anyone. If you get sick or hurt and couldn't work, how would you pay the mortgage? Buy groceries? Make your car payment? And all of the other bills that won't go away, just because your paycheck is gone?

That's where the Aflac group disability insurance plans can help make the difference. The difference that means you will have a portion of your income to help take care of your bills while you're taking care of yourself.

It's insurance for daily living:

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group disability insurance plans can help with everyday living expenses, like your rent or mortgage, utility bills, groceries, and more by providing benefits, such as the following:

- Total disability
- Partial disability
- Waiver of premium



****Aflac Short Term Disability Coverage will now be offered in place of Colonial Life.**

If you have current coverage with Colonial Life, you will be offered a new Aflac Short Term Disability plan through payroll deduction. If replacing your current plan, you will be given credit for the time you were insured and not have new waiting periods for pre-existing conditions.



Please plan to meet with an agent at this year's open enrollment to review your options and insure replacing your current plan is best for you.

NOW AVAILABLE from **Aflac**[®]

Cancer Protection Assurance Insurance

Thanks to advances in science and treatment, more Americans are living with cancer.¹ But cancer is one of the most expensive medical conditions to treat.² Major medical insurance may not cover the copayments, lost work time or even travel.

If you were diagnosed with cancer, would you have the money for out-of-pocket expenses such as:

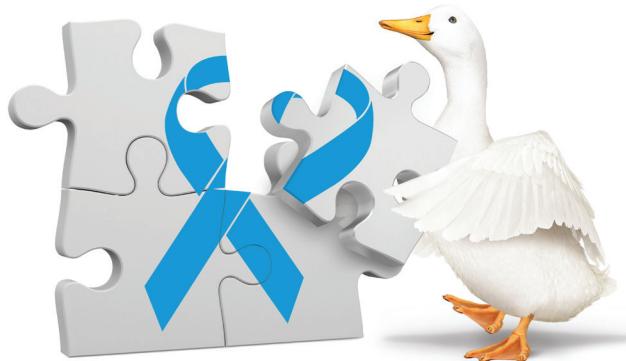
- Transportation to a distant medical facility?
- Specialized treatment costs?
- Living expenses such as rent, mortgage payments and utility bills?

Aflac is insurance for daily living

Aflac Cancer Protection Assurance³ pays cash benefits directly to you if you're diagnosed with a covered cancer.* This means that you can have added financial resources to help with medical costs or ongoing living expenses.

****Aflac Cancer Coverage will now be offered in place of Colonial Life. If you have current coverage with Colonial Life, you will be offered a new Aflac Cancer plan through payroll deduction.**

Please plan to meet with an agent at this year's open enrollment to review your options and insure replacing your current plan is best for you.



Aflac[®]

AFLAC GROUP ACCIDENT INSURANCE



Your savings and your family's well-being have additional protection with our group accident plan.

Accidents are unexpected. But their financial impact is surprising. That's why your organization is offering the Aflac Group Accident Plan. Aflac helps provide a financial cushion to help pay bills—like mortgages, utilities, groceries and out-of-pocket costs—which will keep on coming even if you're temporarily out of commission. Think of it as insurance to help protect your lifestyle, that's the real benefit of Aflac.

Aflac®

SHI^G | HOSPITAL INDEMNITY

The average cost per inpatient day for a hospital stay is \$2,157.¹

As health care costs continue to rise, you are responsible for paying more and more out-of-pocket costs with every accident and illness. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

How will you help protect your savings when you have a covered accident or sickness?

If you are confined to the hospital, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. You could also lose pay while you're out of work. And you can be sure that the bills will keep coming. Aflac is here to help.



IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group hospital indemnity insurance plans² are designed to provide you with cash benefits to help with the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Intermediate Intensive Care Step-Down Unit
- Everyday living expenses, like your rent or mortgage, utility bills, groceries, and more
- It even provides coverage for newborn children for 60 days from the date of birth³

ENROLL

Learn how group hospital indemnity insurance can help you. Remember, we're always by your side. And you're always under our wing.





Every year about 720,000 Americans have a heart attack. Of these, 515,000 are a first heart attack and 205,000 happen in people who have already had a heart attack.*

Chances are you know someone who's been diagnosed with a critical illness such as a heart attack (myocardial infarction) or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

WOULD YOU HAVE THE MONEY TO COVER THE OUT-OF-POCKET EXPENSES SUCH AS:

- Transportation to a distant medical facility.
- Specialized treatment costs.
- Living expenses like rent, mortgage, and utility bills.

IT'S INSURANCE FOR DAILY LIVING:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans** are designed to provide you with cash benefits, such as the following:

- Pays a lump sum benefit for a covered critical illness: heart attack and stroke.

ENROLL

Ask your Aflac agent how group critical illness insurance can help you. Remember, we're always by your side. And you're always under our wing.



ELOP

*Employee
Life
Option plus*

LIFE INSURANCE THAT WORKS FOR LIFE

ELOP - GUARANTEED BENEFITS, LEVEL PREMIUMS & GREATER POLICY VALUES

The Employee Life Option Plus is more than just life insurance at an affordable price. It combines the guaranteed premiums, coverage and values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates. This coverage is an endowment at 95 life insurance policy with coverage to age 95.

AFFORDABLE, FLEXIBLE PROTECTION

You choose the amount of insurance or the amount of premium that best suits your needs and budget.

All eligible employees and their spouses through insurance age 72 may purchase coverage under the Basic Plan. Weekly deductions range from \$2.00-\$30.00 per week for employees age 18-72 and \$2.00-\$15.00 per week for spouses. The life insurance maximum benefit amount is \$200,000.

Insurance is also available for unmarried dependent children age 15 days through age 25. Grandchildren are eligible from age 15 days to age 15. The amounts available are from \$1.00 to \$5.00 per week, even if you choose not to buy coverage for yourself.

POLICY VALUES*

As long as premiums are paid, this ELOP coverage offers a guaranteed cash value that can grow over the years. While this value can never be less than the guaranteed amount, ELOP gives you the advantage of potential cash values in excess of the guaranteed amount. The current interest rate in effect when your policy is issued is guaranteed for the first year. On each policy anniversary date, you will receive an annual statement outlining your policy's accumulated value and changes in the interest rate, if any.

* The actual cash value may be decreased by loans or withdrawals.

CONSTANT COVERAGE

ELOP participants are protected worldwide, 24 hours a day. Your policy is owned by you and supplements any other insurance you may have.

Catastrophic Loss Coverage

FINANCIAL PROTECTION FOR AN
UNEXPECTED LOSS OF INDEPENDENCE.

