



# Receive several services at no charge by participating in Aflac's Flex One® program

- Aflac is **Number One in Payroll Marketing**. Aflac markets a broad line of guaranteed-renewable insurance policies to more than 283,000 payroll accounts in the United States.
- Aflac is a Fortune 500 company supporting its policyholders with assets exceeding \$50 billion.
- Aflac is a world leader in guaranteed-renewable insurance with more than 22 million policies in force. We insure more than 40 million people worldwide.
- The May 2003 A.M. Best Company Report gives Aflac an “A+ (Superior)” rating, which reflects our financial strength and stability.

**At Aflac, we are especially proud that our performance has been achieved without sacrificing quality.**

*\*Source: Cited publications and company statistics, December 2003*

**The following services are offered at no charge to you:**

### Nondiscrimination Testing Services

Upon request, based on information supplied by the employer and provided the employer executes a nondiscrimination testing release in favor of Aflac, we will assist the employer in determining testing percentages for the cafeteria plan key employee 25% concentration test, the dependent care plan more than 5% stockholder test, and the dependent care plan 55% average benefits test. The employer will be responsible for interpreting the percentages provided by Aflac and for ensuring compliance with all applicable nondiscrimination requirements.

### Aflac will provide:

- Cafeteria Plan Packets, to include the Cafeteria Plan Document, Privacy Policy, Summary Plan Description, and Reimbursement Services Agreement (when applicable).
- Salary Redirection Agreements for employees to indicate their participation or waiver of participation.
- Notification of Changes in Law affecting the administration or design of your program, including amendments of plan documents if necessary.

### Redi-Flex® – Direct Deposit Option

When this free service is teamed with our toll-free claims fax line, processing time for your participants' reimbursements may be reduced by half.

### Easy Access – We're Ready When You Are

We are constantly working to improve our services to you. With these specialized and alternative ways to reach us, you can choose the most effective means of contact, saving you valuable time and effort.

Easy, toll-free access for:	Information	1-877-353-9487
	Claims Submission	1-877-353-9256
	SRA Submission	1-877-353-9772

Additional information is conveniently located at the Aflac Web site, [aflac.com](http://aflac.com). Click on **Employer Services**.

### For Flexible Spending Accounts, a nominal service fee will be charged per participant per month.

Accounts with 1–50 employees:		Accounts with 51–200 employees:	
Initial setup fee	\$200	Initial setup fee	\$450
One or both Flexible Spending Accounts	\$ 6	One or both Flexible Spending Accounts	\$ 5
Accounts with 201–300 employees:		Accounts with 301+ employees:	
Initial setup fee	\$450	Initial setup fee	\$450
One or both Flexible Spending Accounts	\$ 4	One or both Flexible Spending Accounts	\$ 3

A minimum monthly service fee of \$25 will be charged. Invoices are issued monthly. All service fees are subject to review upon plan anniversary date.