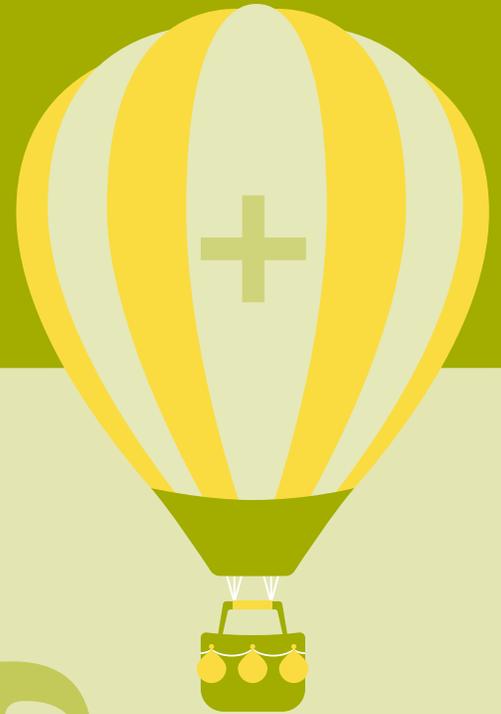
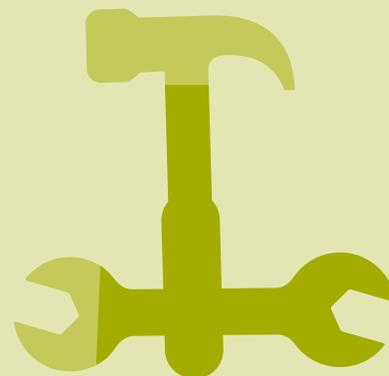


EMPLOYEES HAVE HIGH EXPECTATIONS

Findings from the 2015 Aflac WorkForces Report showed because employees are increasingly responsible for more of their health care costs:



89% agree¹ they have higher expectations for their health insurance and benefits selection/enrollment experience.



89% agree¹ they expect more decision making tools and support for their health insurance and benefits selection/enrollment experience.

Source:

2015 Aflac WorkForces Report, conducted in Jan. 2015 by Research Now on behalf of Aflac.

¹Includes completely, strongly and somewhat agree.