

The benefits experience doesn't end at enrollment. It continues at time of claim



The true value of your benefits program is realized when employees need support most.

Employees don't enroll in benefits expecting to file a claim. They enroll for added peace of mind, knowing support will be there when life takes an unexpected turn. When a covered illness or injury occurs, the claims experience can become one of the most important moments in an employee's benefits journey. That's why a carrier's ability to pay claims quickly, accurately and fairly matters.

Aflac delivers on its promise

For more than 70 years, Aflac has helped policyholders navigate some of life's most challenging moments. Today, that commitment remains as strong as ever.

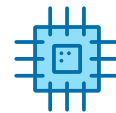
Aflac claims at a glance



Over
\$2.8 billion
in claims were paid in 2025.¹



Most claims are paid within
3 business days.¹



Connected Claims Technology

that enables a single claims experience across multiple eligible Aflac group coverages.

When an employee experiences a covered event, they need confidence that their carrier will be there. Aflac stands behind its promise by making claims simple, efficient and customer-focused.

One claim, multiple coverages – less hassle

With Connected Claims, benefits can be reviewed across multiple Aflac group plans through one single claims experience.

The result?

- Less paperwork
- Faster access to benefits
- Streamlined claims experience
- Less time navigating the claims process



A better claims experience can help support your workforce

For employees

When benefits work as intended, employees can experience the value of their coverage firsthand and gain greater confidence in the benefits available to them.

A positive claims experience can help employees:

- Access benefits when needed most
- Reduce administrative frustration during stressful times
- Better understand the value of their coverage
- Feel supported throughout the process

For employers

The claims experience can shape how employees view their benefits and the organization that provides them.

When employees successfully use their benefits, employers may benefit from:

- Greater appreciation for their benefits offering
- Increased employee satisfaction
- Stronger employee retention
- More confidence that benefits help meet workforce needs

Simply put, benefits deliver their greatest value when employees can easily access and use them during life's unexpected moments.

Choose a benefits carrier employees can count on

With decades of claims expertise, billions paid in benefits and innovative capabilities like Connected Claims, Aflac helps employees receive the support they need while helping employers maximize the impact of their benefits program.

Aflac: fast, accurate and fair

Contact your Aflac representative to learn how Aflac's claims experience can help support your employees and strengthen the value of your benefits program.

¹ Aflac internal data

For claims to be paid, all information needed to make a claims decision must be submitted to Aflac for a covered health event.
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