Aflac Launches Enhanced Health Care Reform Website for Employers

Site features educational materials, toolkits and guidance designed to help businesses meet upcoming Affordable Care Act deadlines and requirements

Columbus, GA — August 16, 2013 — Health care reform is a puzzle to many U.S. employers and their employees. To help them better understand how to assemble the pieces, Aflac, the No. 1 provider of voluntary and guaranteed renewable insurance in the U.S., has enhanced its health care reform website with materials that explain the legislation in clear, easy-to-understand language.

“Business leaders are confused about health care reform and for good reason – it is complex and as the law is implemented, it can be increasingly difficult for them to understand their options and the specific actions they need to take,” said Michael Zuna, Aflac executive vice president and chief marketing officer. “By using the tools on our site and speaking to our nationwide network of agents, employers can not only stay up to date and understand key decision points, but also obtain information that will help them make the best benefits decisions for their organizations and employees.”

Site visitors will find a variety of tools and resources designed to help employers understand health care reform and how the law affects both businesses and workers. Materials include:

- **Health Care Reform Communications Toolkit**: Provides employers with the resources they need to meet the October 1 deadline for informing employees about the Health Insurance Marketplace. The kit features:
  - A PowerPoint presentation with a high-level reform overview of the ACA.
  - Two sets of email and letter templates – one for employers who will offer health insurance and one for those who won’t.
  - FAQs that address changes to employee benefits plans.
  - Videos highlighting Health Insurance Marketplace basics and levels of coverage.


- **HCR Essentials**: A quick guide to HCR information for employers.

- **Consumer-Driven Health Care Insights**: Features tips for helping employees understand reform.

**Answering Questions, Outlining Solutions**

Aflac put additional efforts into developing even more robust health care reform materials after the 2013 Aflac WorkForces Report revealed that employers and workers are having continued trouble understanding the legislation."

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1 The NU 200 Industry Leaders,” National Underwriter, September 19, 2011
Fully 55 percent of employees who took part in the Aflac WorkForces Report said they’d done nothing to prepare for reform-driven changes to their benefits plans, and 76 percent agreed health care reform is too complicated to understand. Employers find reform puzzling too: Just 27 percent said they understand the legislation very or extremely well.

“Aflac is dedicated to helping employers and employees comprehend the changing benefits and health insurance landscape by providing regular updates and new tools throughout the implementation of the ACA,” Zuna said. “Employers can look to Aflac as a partner in demystifying the law, helping educate employees on the resulting changes and providing much-needed voluntary benefits that can help offset rising health care costs.”

Employers who want straightforward and easy-to-understand advice about health care reform should visit aflac.com/healthcare_reform.

About Aflac
When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products provide protection to more than 50 million people worldwide. For seven consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World’s Most Ethical Companies. In 2013, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work for in America for the 15th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit aflac.com or espanol.aflac.com.

This material is intended to provide general information about an evolving topic and does not constitute legal, tax or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process. We strongly encourage readers to discuss their HCR situations with their advisors to determine the actions they need to take or to visit healthcare.gov (which may also be contacted at 1-800-318-2596) for additional information.

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