



employee
NAVIGATOR

Aflac.[®]

AGENDA



1. Market Overview
2. Employee Navigator's Marketplace
3. Product Demo
4. Open Forum Q&A



What is preventing brokers from digitizing their book of business?



Ben Admin is More Work

- Extracting plan features from carriers reps and certificates of coverage is difficult & time consuming
- Sending employee's plan selection(s) to carriers is manual & not scalable
- Private exchanges are not the answer:
 - Limited plan options
 - High fees increase premiums

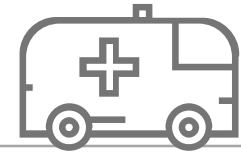


What is the Employee Navigator's marketplace?

- Plan Library: Brokers can build a plan in < 5 minutes
 - Includes all state & product specific compliance language
 - State specific Benefit Summary
 - Marketing brochure(s)
- Easy Transmission:
 - Automated files of Aflac enrollments sent by Employee Navigator
- Compliance:
 - State based compliance disclosures for employees are pre-configured



Supported product: Group Accident



- 24 Hour Coverage
 - High & Low 70000
 - High & Low 7700
 - High & Low 7800

- Group Accident Non-Occupational Coverage
 - High & Low 70000
 - High & Low 7700
 - High & Low 7800



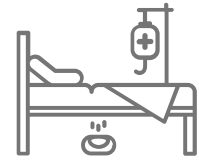
Supported product: Group Hospital Indemnity



- HSA compatible
 - High & low 80000
 - High & low 8500
- Non-HSA compatible
 - High & low 80000
 - High & low 8500
- No minimum participation for GI



Supported product: Group Critical Illness



- Group Critical Illness
 - 2100
 - 2800
- Increments
 - \$5,000 up to \$30,000
- No minimum participation for GI



Marketplace details

- Available group size: 100+
- No pre-x
- Available Riders:
 - Organized support
 - Heart
 - Included in base plans
- Phase 1: File transfers for “new groups only”



Marketplace details

- Underwritten for Employee Navigator
- File frequency: Aflac will receive monthly enrollment files on the 10th
 - Initial enrollment for new groups
 - New hires
 - Changes
 - Terminations
- Aflac plan effective dates are the 1st of the month
- Brokers must close open enrollment by the 15th of the month prior to e-date



We've simplified plan setup for brokers by pre building:

- Delivered by plan library
 - Plan settings: e.g. Dependent age not eligible set at 26
 - Required questions & disclosures presented to employees during enrollment
 - Plan & State specific brochure(s) with summary of benefits
 - Available riders with rider documentation
- Broker Needs to set-up
 - Eligibility & employer contributions (all plans)
 - GI rules & increments available for critical illness
- Employee Navigator will manage for 4th quarter
 - Insert rates
 - Quality review before connecting file



This is a Game Changer for Brokers



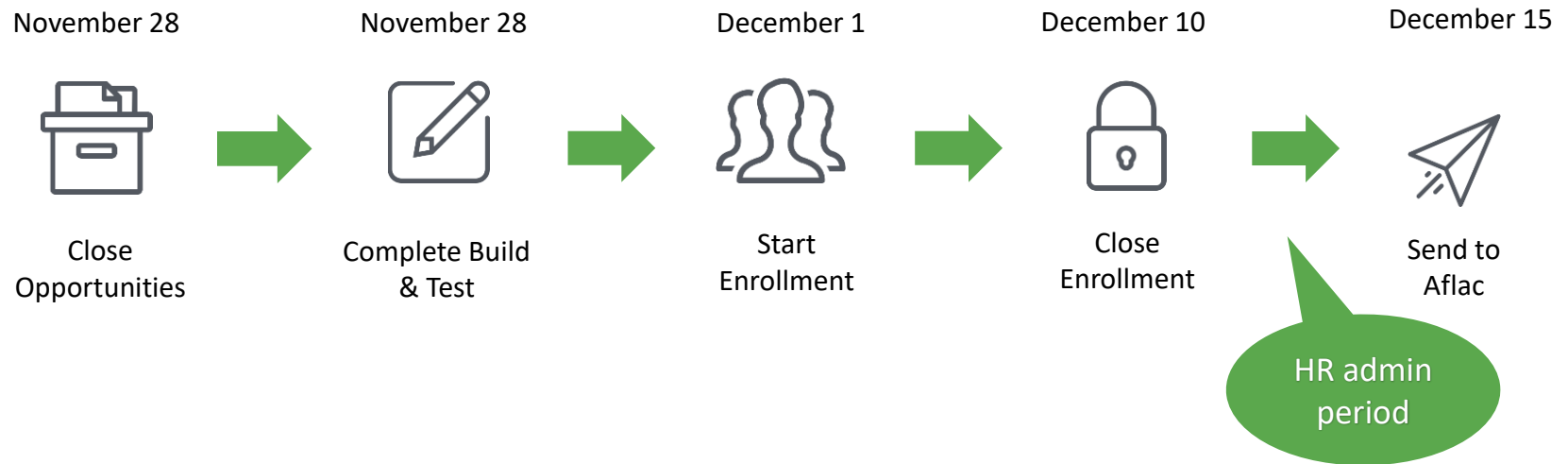
- Easily offer Aflac's plans to your entire book
- Lower overhead
 - Faster plan setup
 - Seamless data transmission

Results: Brokers can put their book online

- Brokers can work with Aflac reps to grow sales
- Brokers can increase revenue
- Accurate enrollments will decrease broker support caused by inaccurate bills & claims issues



Easy plan building extends the sales time for carrier reps



Aflac connection instructions

1. Broker requests a full proposal from their Aflac Carrier Rep
2. Customer agrees to purchase
3. Aflac Carrier Rep sends the Group Set-up Form to the broker to obtain the sold case information
4. Broker returns Group Set-up Form to Aflac Carrier Rep (Forward to Group Relationship Manager)
5. If the plan/plans are available in the Marketplace:
 1. Aflac forwards required build information to Employee Navigator, who copies the sold plan into the company and loads the rates
 2. Broker completes the eligibility and contribution details and activates the plan



Aflac connection instructions

5. Brokers will complete their normal plan setup process in Employee Navigator (dedicated EN support for Aflac)
6. Broker requests a connection to Aflac's data exchange
7. Aflac approves connection after plan setup has been verified
8. Initial file transmission occurs about a week before the plan effective date (then monthly)
9. Aflac will send file errors to broker



FAQs

When will the plan library be available to brokers?

Can files be sent for exiting Aflac plans?

Can I customize Aflac plans?

What happens if I sell something other than CI, HI or Accident?