

# GET EVEN MORE FROM YOUR HEALTH CARE BENEFITS

Offering value-added services—a suite of services that address the evolving and emerging needs of business owners and their employees—is Aflac’s way of providing customers with an extra measure of support to safeguard their physical, mental and financial well-being.



## WHY VALUE-ADDED SERVICES?

As consumers are held responsible for more health care costs than ever, it’s important for business owners to provide benefit options that offer solutions that address business owner and employee concerns:



**424 data breaches** in 2015 compromising consumers’ personal and financial data<sup>1</sup>



**35k consumers** are affected by ID theft per day<sup>2</sup>



**57% of employers** think the biggest challenge of the ACA is administration issues<sup>3</sup>



**90% of employers** are expected to offer telemedicine by 2018<sup>4</sup>



**70-80% of medical costs** can be attributed to preventable and manageable conditions<sup>5</sup>

## ATTRACTING AND RETAINING TALENT

Providing a robust benefits offering at a time when many employers are limiting benefits gives employers a competitive advantage.

Our suite of services include:



**Fraud and identity theft protection**



**Affordable Care Act compliance resources**



**Telemedicine**



**Health Advocacy**



**Medical Bill Saver**



**Small business banking relationships**

## KEEPING EMPLOYEES HAPPY & PRODUCTIVE



**45% of employees** said they would stay with their current employer if offered an improved benefits package<sup>6</sup>



**59% of employees** would be at least somewhat likely to accept a job with lower pay but better benefits<sup>6</sup>

## VALUE-ADDED SERVICES ENHANCE THE BENEFITS EXPERIENCE



Address the evolving needs of business owners and their employees



Make it easy to do business with Aflac



Give businesses a competitive advantage



Provide employees access to better benefits and services

Learn more about Aflac Business Solutions<sup>SM</sup> at [www.aflac.com/aflac-business-solutions](http://www.aflac.com/aflac-business-solutions)

Sources: 1. CNBC. “Identity theft victims: You might know the culprit,” July 21, 2015, accessed Dec. 2, 2015 - <http://www.cnbc.com/2015/07/21/identity-theft-victims-may-know-the-culprit.html> 2. Bureau of Justice Statistics, National Crime Victimization Survey, Identity Theft Supplement, 2012. 3. Copyright © 2016 International Foundation of Employee Benefit Plans <http://www.ifebp.org/bookstore/aca-2015/Pages/default.aspx> 4. Towers Watson. “High-Performance Insights: Best Practices in Health Care,” accessed Dec. 2, 2015 - <https://www.towerswatson.com/en/Insights/IC-Types/Survey-Research-Results/2015/11/full-report-2015-towers-watson-nbgh-best-practices-in-health-care-employer-survey> 5. Copyright © 2016 Studio One Networks. All Rights Reserved. <http://cybercrimeweb.norton.com/nortonisp/expertqa/health-insurance-rates-wellness-programs/index.html#VtRjIPkrl-U> 6. 2015 Aflac WorkForces Report, conducted in January 2015 by Research Now on behalf of Aflac, accessed Oct. 9, 2015 – [www.aflacworkforcesreport.com](http://www.aflacworkforcesreport.com)

Availability of value-added services can vary by product line and/or state.

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