

SUPPLEMENTAL INSURANCES

In addition to the fully paid \$50,000 basic life insurance policy, Commission employees have the option to purchase other plans at their own cost at either a pre-tax or after-tax benefit (depending on the plan selected).

The following five (5) supplemental insurance plans are offered to employees as options by AFLAC:

- Personal Sickness Indemnity Plan (pre-tax);
- Accident Indemnity Advantage Policy (pre-tax);
- Lump Sum Cancer Policy (after-tax);
- Critical Illness Insurance (after-tax); and
- Short-Term Disability Income Insurance (after-tax).

These plans can only be selected at the time of hire or during the Open Enrollment period, which is generally annually during the month of November.

The Commission does not contribute toward any of the above plans. Employees are required, however, to submit a Payroll Authorization Form giving payroll the authority to deduct the biweekly amount designated by AFLAC and agreed to by the individual employee for the voluntary supplemental plan.

Calculation of premiums for any of the supplemental plans offered by AFLAC is solely made by AFLAC. The AFLAC plan year for purposes of our Cafeteria 125 plan/open enrollment is from January 1 to December 31 of each year.