



AFLAC ENHANCES SHORT-TERM DISABILITY POLICY IN CALIFORNIA

LOS ANGELES, Ca. – Jan. 18, 2013 – Aflac, the No. 1 provider of voluntary and guaranteed-renewable insurance in the United States, announced that it now offers an enhanced short-term disability insurance policy in the state of California. The new supplemental insurance policy offers a guaranteed-issue option and increased benefits.

New benefits features of the updated Aflac short-term disability plan in California include:

- **Increased Maximum Benefit** — The maximum monthly benefit has been raised to \$6,000.
- **Lowered Minimum Income Requirement** — The minimum income requirement has been reduced to \$9,000 a year.
- **Lowered Minimum Hours Requirement** — The minimum hours requirement has been reduced from 30 hours to 19 hours a week.
- **Waiver of Premium Benefit** — After 90 days of being disabled, the premium is waived until the benefit period expires.

Aflac's short-term disability product is designed to cover out-of-pocket expenses resulting from an illness or accident which typically are not covered under major medical insurance. For example, if an employee is out of work because of coronary heart disease, he or she could face \$75,000 in total expenses according to the Milliman Research Report.¹ The employee would be responsible for paying out-of-pocket expenses and everyday living costs not covered by major medical insurance. The Aflac short-term disability policy provides income replacement and partial disability benefits.

"Without a safety net in place, families could be hit with significant out-of-pocket costs due to an unexpected injury or illness," said John Harmeling, senior vice president of Worksite Marketing at Aflac. "From mortgage and car payments to groceries and travel, these costs could mean severe financial hardship for unprepared employees and their families. The Aflac short-term disability plan can help protect employees and provide peace of mind, and doesn't add to employers' benefits costs."

The enhanced California Aflac short-term disability plan comes at a time when only 8 percent of Americans report that they are financially prepared for the cost of an illness or injury that would keep them out of work according to the 2012 Aflac WorkForces Report.² Further, 62 percent of workers surveyed said they did not think they were at risk for a serious accident or illness.

For more information, visit aflac.com/business or follow [@aflac](https://twitter.com/aflac) on Twitter.

ABOUT AFLAC

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For more than 55 years, 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 six 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, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 11th time in 2012. 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.

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¹ Milliman Research Report, "Benefit Designs for High Cost Medical Conditions", <http://publications.milliman.com/research/health-rr/pdfs/benefit-designs-high-cost.pdf>, accessed on October 24, 2012.

² 2012 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 24-February 23, 2012.