



Chamber Membership Has Its Rewards!

Your chamber membership gives you the opportunity to get full Section 125 Administration from an industry leader for no additional fees!

The Alliance of Ohio Chambers, of which your local chamber is a member, is working with Aflac to offer Section 125 Cafeteria Plan administration on a waived-fee basis to chamber member companies. This is a new offering available for a limited time and does not apply to members who already have Aflac in place. To take advantage of this Opportunity, you must make at least one of Aflac's insurance policies available to your employees through payroll deductions with a minimum response of only three participants. If you do not currently have a full cafeteria plan, both you and your employees may be missing out on substantial tax savings. If you already have a plan, this Aflac service may be able to lower your administrative costs and increase participation levels.

In today's challenging health insurance marketplace, Aflac worksite benefits and services give you the ability to:

- Get full section 125 administration fees waived!***
- Achieve possible FICA savings and reduction in workers' compensation.
- Add coverage, not costs.
- Help improve employee morale, retention, and productivity.
- Address more needs at the workplace through individually owned policies.
- Contribute to your employees' health through various wellness programs.
- Communicate the value of total company benefits.

Find out how Aflac can save you tax and administrative dollars while benefiting your employees in ways that they really care about. Get details on all of Aflac's insurance policies sold on a voluntary basis;

- Accident Insurance Policy:** Helps provide a financial cushion if an accident occurs
- Cancer / Specified Disease Insurance Policy:** Helps with medical expenses related to cancer treatment
- Hospital Intensive Care Insurance Policy:** Helps cover confinement in a hospital intensive care unit
- Hospital Confinement Indemnity Insurance Policy:** Helps with noncovered expenses of a hospital stay
- Life Insurance Policy:** Provides term or whole life
- Dental Insurance Policy:** A portable, no-deductible plan that offers freedom of choice and no coordination of benefits
- Specified Health Event Insurance Policy:** Helps with the medical expenses related to a covered life-threatening health event
- Hospital Confinement Sickness Indemnity Insurance Policy:** Provides a physician feature that covers sickness, accident, and wellness visits in addition to the plan's basic sickness-only benefits.
- Vision Insurance Policy:** A portable, no deductible plan that offers freedom of choice and no coordination of benefits
- Short Term Disability:** Helps provide income for an off-the-job sickness or injury, choice of benefit periods, benefit amounts and elimination periods
- Long Term Care Insurance Policy:** Helps provide financial support if incapacitated for an extended time

For more information about Aflac please contact **Your Alliance of Ohio Chambers Aflac Representatives:**

Gary J. Suever at 419.303.9510, e-mail gary_suever@us.aflac.com

Gina M. Geiger at 937.369.6265, e-mail gina_geiger@us.aflac.com