THERE'S ONLY ONE

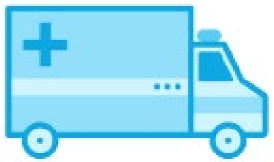
Aflac®

Aflac®

Aflac Products & Availability

Tier One Insurance Company, a subsidiary of Aflac Incorporated provides a robust portfolio of supplemental coverage options for those unable to access Aflac products at work.

Accident



46 states

Pending approval/build:
NH, NJ, NM, VA

Cancer

46 states

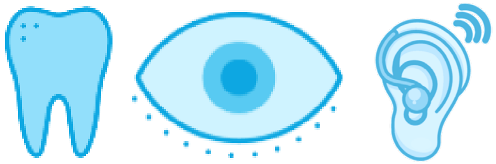
Pending approval/build:
NH, NJ, NM, WY

Critical Illness

46 states

Pending approval/build:
ID, NH, NJ, NM

Dental Vision Hearing



25+ states

Tier One is not licensed in NY

Product Highlights

Individual Products

Guaranteed Renewable for Life

Aflac plans cannot be cancelled for any reason other than non-payment of premium

Age-banded only at time of issue

Rates do not increase with age

Rates can only be raised for an entire class of policyholders

Simplified Underwriting: knockout questions

- Only on personal history, no underwriting for family history

Pays benefits directly to the policyholder

Pays regardless of any other coverage

- Doesn’t matter what other insurance pays
- Doesn’t matter if there is a deductible or not
- Doesn’t matter what the actual charges are

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Accident Insurance

Helps protect policyholders' finances with policy benefits for covered:

- Emergency room visits
- Hospitalizations
- Diagnostic exams
- Follow-up treatments
- Physical therapy
- Home modification

How it works: Aflac Accident Insurance

1. You are replacing a light bulb when the ladder slips and you fall off.

2. You are taken to the ER by ambulance and a CT scan reveals a fractured hip. Surgery is performed.

3. **Aflac Accident Insurance Elite coverage provides the following:**

Up to

$11,870

TOTAL BENEFITS

Lump-Sum Critical Illness

Helps protect policyholders' finances with policy benefits for covered:

- Heart Attack
- Sudden cardiac arrest
- Stroke
- End-stage renal failure
- Paralysis
- Coma
- Bone marrow transplant
- Coronary artery bypass graft surgery
- Persistent vegetative state
- Major human organ transplant

How it works: Aflac Lump Sum Critical Illness Insurance

1. You feel chest pain you know it's time to visit the hospital.

2. You take an ambulance to the emergency room. **Diagnosis:** you've suffered a heart attack.

3. **Aflac Lump Sum Critical Illness Coverage provides the following:**

Up to

$21,000

TOTAL BENEFITS

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Cancer Insurance

Helps protect policyholders' finances with policy benefits for covered:

- Initial diagnosis cash benefits
- Cancer screening
- Annual care
- Surgery and anesthesia
- Treatment and hospitalization

How it works: Aflac Cancer Insurance

1. You suffer from frequent infections and high fever.

2. A physician visit and bone marrow biopsy reveals a diagnosis of leukemia and you undergo treatment.

3. Aflac Cancer Insurance – Elite coverage provides the following:

Up to

$31,550

TOTAL BENEFITS

Dental-Vision-Hearing

Helps cover you for routine care as well as unexpected costs

- Preventive Care - like cleanings, exams, and x-rays
- Basic and Major Care - like fillings and crowns
- Out-of-Network Coinsurance at same levels as In-Network
- Annual vision exams and materials coverage (optional)
- Annual hearing exams and materials coverage (optional)

How it works: Aflac Dental Insurance

1. You're playing in a charity basketball game and get elbowed in the mouth.

2. You drive to a dentist who takes an x-ray and performs a root canal to save the tooth.

3. Your dentist recommends an occlusal guard to prevent additional damage from grinding at night.

$675*

TOTAL BENEFITS

Payable to Provider

Aflac

New Dental Plan Launch- August 2026

Changes from T80000 Series:

- All benefits are the same year-over-year rather than building co-insurance and annual max/decreasing deductible
- Removed waiting period for Basic services (i.e., fillings)
- Mid-level plan now covers 70% for Basic services from day 1 instead of max of 60% after two years

- Reduced waiting period to 6 months for Major services (was 9 or 12 months)
- Waiting period credit available for Major Services if required documentation is provided within 30 days of policy effective date. Documentation from prior carrier must show Class C coverage that was active (for each covered person) within 90 days of new policy effective date.

- Annual max increased:
  - Low plan now $1,500 (was $750, $1,000 and $1,250 dependent on year)
  - Mid plan now $3,000 (was $1,000, $1,250 and $1,500 dependent on year)
  - High plan now $5,000 (was $1,500. $1,750 and $2,000 dependent on year)
- Implants are now covered as a Major service

- Mid-plan will offer child orthodontics
- Deductible is $100/person x year
- Vision and hearing discount program will provide to all insureds at no cost
- No separate network vision and hearing benefits

Dental Rates:

*GA Rates

Standard

Age Band	Individual	Individual + Spouse	Individual + Child(ren)	Family
18-44	$24.56	$49.11	$72.73	$107.10
45-63	$28.55	$57.07	$76.09	$107.27
64+	$29.27	$58.54	$76.05	$105.31

Preferred

Age Band	Individual	Individual + Spouse	Individual + Child(ren)	Family
18-44	$38.84	$77.81	$114.55	$168.82
45-63	$51.23	$102.59	$125.83	$181.21
64+	$55.14	$110.27	$128.50	$183.64

Premier

Age Band	Individual	Individual + Spouse	Individual + Child(ren)	Family
18-44	$44.72	$89.62	$114.89	$173.96
45-63	$60.02	$120.22	$129.25	$193.17
64+	$65.21	$130.43	$133.23	$198.44

Product File Status:

- Will launch on Aug 23, 2026
- ***18 states by time of launch in August 2026***
- Currently have approval in 25 states:

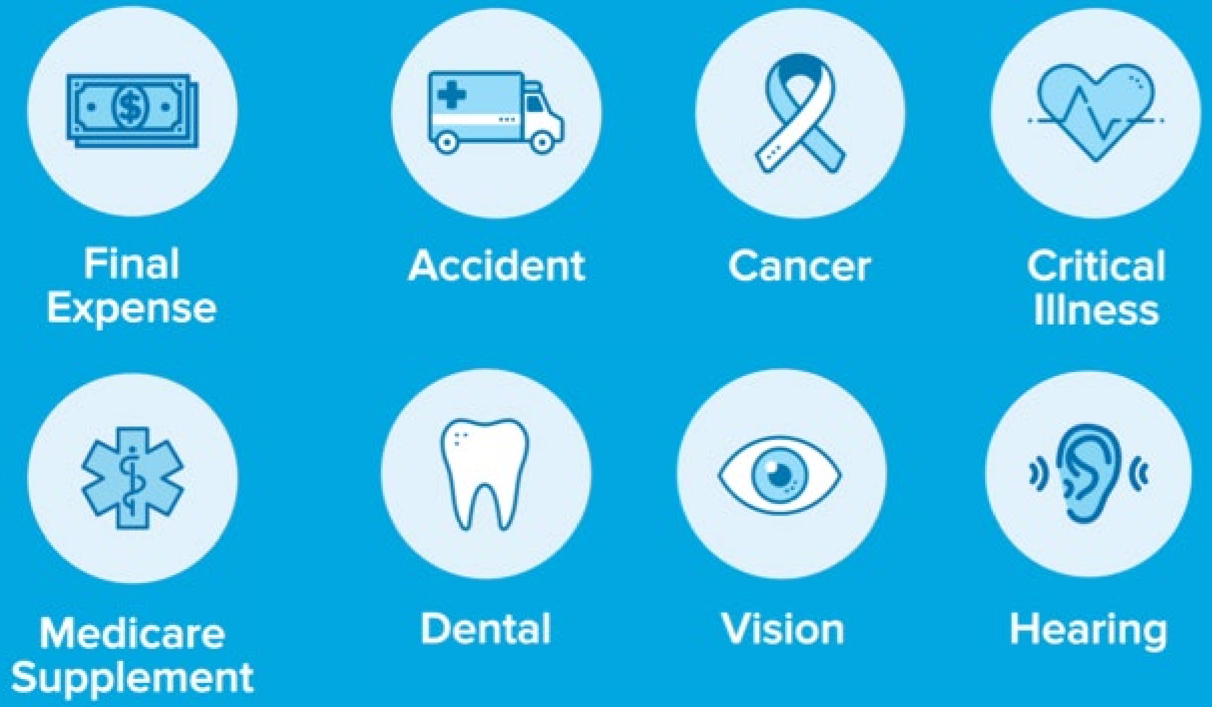
  AK, AL, AR, AZ, CT, DE, GA, HI, IA, IL, KY, LA, MI, MS, NC, NE, NH, OK, OR, SC, SD, UT, VT, WV, WY
- Will not file in MA, NV, ND, NY; depending on loss ratio requirements, there might be a couple of others added to that list

	Dental Standard	Dental Preferred	Dental Premier
Preventive Dental Care	No waiting period	No waiting period	No waiting period
	100% covered	100% covered	100% covered
Basic Dental Services	**0 WP**	**0 WP**	**0 WP**
	50% covered	70% covered	80% covered
Major Dental Services	Not covered	6-month WP	6-month WP
		50% covered	60% covered
Deductible	$100/person	$100/person	$100/person
Annual Max	$1,500/person	$3,000/person	$5,000/person
Ortho (<18)	n/a	12-month WP, 50% $1500 lifetime max	n/a

One Contract Across all Products

All Aflac Direct Products are appointed with same entity:

Tier One Insurance Co.



Aflac. Ancillary Products Platform Support Contact Us Portal Login

Aflac Products

Enroll Ancillary Products

Get Started

Enroll Medicare Supplement

Get Started

Enroll Final Expense Whole Life

Get Started

Discover how our products can help provide your customers financial peace of mind.

Accident
Helps with the cost of life's bumps and bruises.

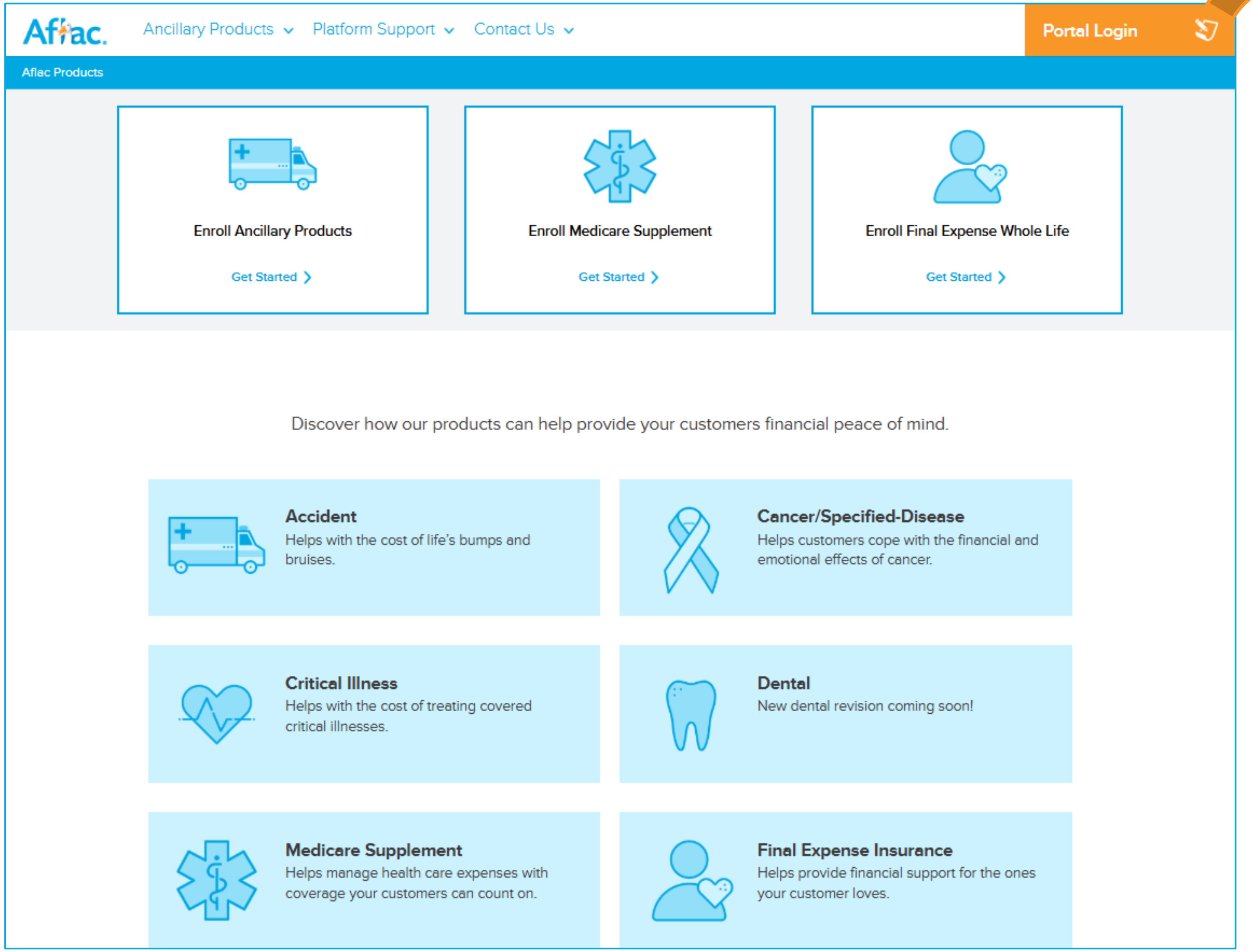
Cancer/Specified-Disease
Helps customers cope with the financial and emotional effects of cancer.

Critical Illness
Helps with the cost of treating covered critical illnesses.

Dental
New dental revision coming soon!

Medicare Supplement
Helps manage health care expenses with coverage your customers can count on.

Final Expense Insurance
Helps provide financial support for the ones your customer loves.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Aflac Products
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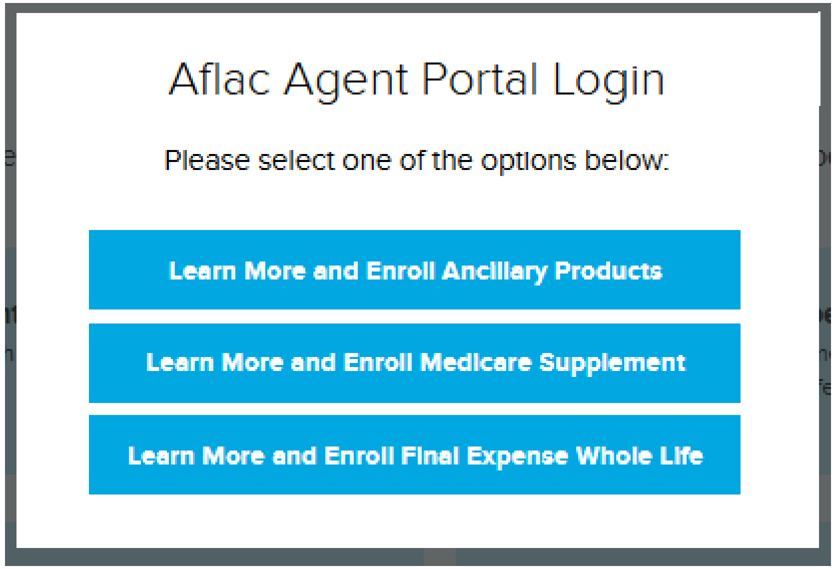
Aflac Agent Portal Login
Please select one of the options below:
Learn More and Enroll Ancillary Products
Learn More and Enroll Medicare Supplement
Learn More and Enroll Final Expense Whole Life

What to Expect – *Agency and Agent Experience*

July

Aug 3rd

1) Principal/Agency/Agent Contracted
2) Aflac maps all Principal/Agency/Agent data to Ancillary profile automatically.
3) Users visit **Aflac/com/SellDirect** to access Ancillary portal
4) Ancillary portal first time login
    1) Setup multifactor auth for first time login (unique email required)
    2) Principal/Agency/Agent accepts Terms and Conditions
    3) Principal/Agency/Agent enters bank details for commission payment

       (EFT form, blank check, bank note etc.)
    4) After system cycles (up to ~30 mins), Ancillary enrollment available

Things to Note

- All parties setup As-Earned by default
    - Advances are allowed by upline request to Aflac
- First commission run scheduled for 9/1. Option for weekly payments!
- Support team staffed to assist any access issues

How You Can Help

- Provide Agency Admin/Contracting POC
- Login requires unique, accessible email ID
    - Aflac support team conducting outreach to clean up duplicate email list

Aflac Training and Engagement

Emails and Webinars coming soon!

More ways to **protect your clients** are **coming soon!**

This summer, we're introducing a product expansion to help you **grow your business** by **selling Aflac supplemental accident, cancer and critical illness** through your existing appointment.

Network Dental is coming soon.

Even with excellent health insurance coverage, high out-of-pocket costs are still a reality for many. Our plans are designed to help your customers offer an extra layer of financial protection, **paying cash directly to policyholders**, unless otherwise assigned, to help cover out-of-pocket expenses for a covered accident or illness.

Accident | **Cancer** | **Critical Illness**

Our brand speaks for itself.
The Aflac name and the Aflac Duck are recognized nationwide. Aflac stands apart with a brand 93% consumers over the age of 55 know and products customers trust.[1]

Aflac sets the standard as the number one provider of supplemental health insurance in the U.S.[2]

To learn more about how to offer Aflac accident, cancer and critical illness, visit **Aflac.com/SellDirect** or email **T1Brokers@aflac.com.**

Q & A

Thank you!