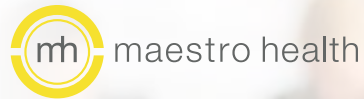


BENEFITS SOLUTIONS FOR THE PUBLIC SECTOR



SAVINGS WITH BENEFITS

It's no secret - health care costs are through the roof. Offering tax-advantaged benefit accounts is an effective way for both you and your employees to save money and manage health care spending. That's why Aflac is excited to partner with Maestro Health to help you deliver an even more robust benefits solution to your public sector employees at no cost to you.* This includes:

HEALTH CARE FSA

Employees can elect to contribute up to \$2,600 on a pre-tax basis per plan year and use the funds to pay for certain qualified, out-of-pocket expenses not covered by employees' health plans such as:



Out-of-pocket Deductibles



Orthodontia



Office Visit Copays



Vision and Hearing



Out-of-pocket Dental



Prescriptions

DEPENDENT CARE FSA

Employees can elect up to \$5,000 on a pre-tax basis per plan year and use the funds to pay for expenses paid to care for qualified dependents that allow employees to work such as:

- Day Care/Day Camps
- Nannies
- Nursery or Preschool Tuition
- Before- and After- School Care

HEALTH SAVINGS ACCOUNT

Employees can open a bank account to save for eligible medical expenses for themselves and qualified dependents if they are enrolled in a high-deductible health plan (HDHP). The money is contributed on a pre-tax basis and the annual contribution limit is \$3,400 for individuals and \$6,750 for families. Any funds that are not used can be rolled over from one year to the next. Account balances in excess of \$1,000 can be moved into an investment account and allocated across an array of mutual funds.

BETTER EXPERIENCE. BETTER SERVICE. BETTER VALUE.

We recognize that you want to provide your employees with the best possible benefits package delivering maximum value while controlling costs. The Aflac-Maestro Health partnership does this through:

EMPLOYER:

- Turn-key solution featuring a dedicated Implementation Project Manager that will lead program implementation from start to finish.
- World-class customer service and ongoing support from your Client Experience Manager who takes over to manage your relationship once implementation is complete and ensures two of the most common pain points are removed:
 - Debit cards are delivered to employees before the first expense.
 - Money is in employee accounts on payday and ready for use.
- Industry-leading technology platform that provides unparalleled support for:
 - **Enrollment** - Verify your active employee enrollments are accurate.
 - **Payroll** - Reconcile accuracy of employee payroll deductions for spending accounts and deposits into actual individual employee accounts.
 - **Funding** - Reconcile the money Maestro Health has withdrawn from your bank account to pay eligible employee FSA claims.
- Optional insurance policy available to protect loss due to Uniform Coverage Risk.

EMPLOYEE:

- Health care FSAs are front-loaded giving employees immediate access to all of their funds.
- Easy access to money through the mSAVE™ Debit Card.
- Convenient mobile app makes managing accounts and submitting reimbursement requests easy.
- Daily processing and reimbursement for claim reimbursements.
- 24 x 7 interactive voice response system provides access to real-time account balance and recent payment information.
- Toll-free customer service representatives available from 8 a.m. to 8 p.m. eastern time, Monday through Friday.



Help your employees hold onto what's theirs. FSAs and HSAs from Aflac and Maestro Health offer your employees savings with benefits.

To learn more, contact your Aflac Public Sector Benefits Representative today.

<http://aflac.maestrohealth.com>