

Strong Partnerships. Stronger Results.



Learn more about this
unique opportunity!

Contact Monty Dise
President, AP Group

1-800-644-9840

1-804-423-7700

mdise@apgroupinc.com

Better Benefits Through VACo

AP Group is proud to serve as VACo's newest employee benefits provider – and bring you an exclusive opportunity to enhance your employee benefits package through our Aflac voluntary benefits program. With more than 60 years of experience and over 36,000 clients in the public sector,¹ Aflac understands the concerns and challenges of public sector employers and employees.

Aflac's customized suite of services and solutions help with the administrative and cost-related challenges that public sector employers face every day.

- **Group and individual voluntary products**, such as accident, critical illness and hospital indemnity insurance, help cover costs that may not be included in major medical insurance, so you can provide a competitive employee benefits package – at little to no direct cost to you.
- Specialized underwriting for VACo members.
- **Value Added Services**,² including health advocacy and a medical bill saving program, can help you meet more of your business goals while helping to provide lifestyle solutions for your employees' financial health and wellbeing.
- **Cost-containment solutions** can help manage costs and time spent on the administrative workload associated with employee benefits:
 - Options to complement your billing and administration systems
 - Flexible enrollment capabilities
 - Employee engagement and benefits communication services

AP Group is excited to bring Aflac's suite of products and services to VACo members. Together, we can provide even stronger benefit solutions for you and your employees!



ASSET PROTECTION
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1. Aflac internal records, 2017

2. The value-added services listed here are offered by multiple providers. Aflac's affiliation with the value-added service providers is limited only to a marketing alliance. Other than this marketing alliance, Aflac and the value-added service providers are not affiliated in any way. Aflac makes no representations or warranties regarding the value-added service providers, and is not responsible for any of the products or services provided by the value-added service providers. The value-added services may not be available in all states, and benefits may vary by state. Each value-added service provider offers its products and services subject to its own terms, limitations and exclusions.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.

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