

Employee benefits solutions from Aflac

With Aflac's full portfolio, you can create a strong, competitive benefits package – all from a single partner. We're here to help with expenses health insurance wasn't designed to cover, keeping employees healthy and protected against income and asset loss.

Dental and vision



Aflac Dental Insurance

Provides in-network and out-of-network benefits for exams, cleanings, X-rays, fillings, crowns and more.



Aflac Vision Insurance

Helps with in-network and out-of-network costs for eye exams and vision-correction materials.

Life, absence and disability



Life insurance solutions

Term life, supplemental life, and accidental death and dismemberment insurance.



Absence solutions

Statutory disability and paid family and medical leave, time away/leave (FML/state leave, ADA, company leave (paid and unpaid) and military).



Disability solutions

Statutory disability, short-term disability (ASO/FI), long-term disability (ASO/FI).

Supplemental



Accident insurance

Helps reduce the financial impact of a covered accident by providing cash benefits.



Short-term disability insurance

Provides a source of income in the event of a disability due to a covered accident or illness.



Cancer insurance

Helps with the costs of cancer treatment in the event of a covered cancer diagnosis.



Life insurance

Can help families through the tough times following a loss of life with funds to help pay the bills.



Hospital indemnity insurance

Helps ease the financial burden of covered hospital stays due to an accident or illness by providing cash benefits.



Critical illness insurance*

Assists with the costs of treatment in the event of a covered critical illness such as a heart attack, stroke or paralysis. *Treatment based and lump sum.

Talk with your Aflac representative to learn all the ways Aflac can help enhance your employee benefits program.



This is a brief product overview only. The plan(s) has limitations and exclusions that may affect benefits payable. Refer to the plan(s) for complete details, limitations, and exclusions. Aflac's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and Aflac and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. Aflac makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Services, Terms and conditions are subject to change and may be withdrawn at any time. The value-added services may not be available in all states, and benefits/services may vary by state. Aflac includes Aflac and/or Continental American Insurance Company (CAIC) and/or Continental American Life Insurance Company.

Accident: In Idaho, policies A35100ID-A35200ID, & A35B24ID; or policies A36100ID-A36400ID, & A3630FID. In Oklahoma, Policies A351000K-A352000K & A35B240K; or policies A361000K-A364000K, & A3630F0K. In Virginia, Policies A35100VA-A35400VA, A35B24VA & A35B0FVA; or policies A36100VA - A36400VA, & A3630FVA. Short-Term Disability: In Idaho, policy A57600IDR. In Oklahoma, policies A576000K & A57600LB0K. In Virginia, policies A57600VA & A57600LBVA. Cancer: In Idaho, policies A76100ID & A761ESID; or A78100ID-A78400ID. In Oklahoma, policies A761000K, A761ES0K; or B701000K; B702000K; B703000K; B7010EP0K; B7020EP0K. In Virginia, policies A75100VA-A75300VA. Hospital: In Idaho, policies B40100ID & B4010HID. In Oklahoma, policies B401000K & B4010H0K. In Virginia, policies A49100VAR-A49400VAR & A4910HVAR. Critical Illness: In Idaho, policies A71100ID & A71200ID; or A74100ID, A74200ID & A74300ID. In Oklahoma, policies A711000K & A712000K; or A741000K, A742000K & A743000K. In Virginia, policies A71100VA & A71200VA; or A74100VA, A74200VA & A74300VA. Life: In Idaho, Oklahoma, and Virginia, policies ICC64100, ICC64200, ICC64300, and ICC64500. Dental: In Idaho, Oklahoma, and Virginia, policies ICC1368100, ICC1368200, ICC1368300, ICC1368400. In Idaho, policies A81100RID-A81400RID; or A82100RID -A82400RID. In Oklahoma, Policies A811000K-A814000K; or A82100R0K-A82400R0K. In Virginia, Policies A81100VA-A81300VA, or A82100RVA-A82400RVA. Vision: In Idaho, policy VSN100ID. In Oklahoma, policy VSN1000KR. In Virginia, policy VSN100VA. 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. Aflac WWW | 1932 Wynnton Road | Columbus, GA. 31999.

Premier Life, Absence and Disability Services (PLADS): Group life, disability insurance, and absence services are offered by Continental American Insurance Company (CAIC); in New York, products and services are provided by American Family Life Assurance Company of New York. Products may not be available in all states and may vary depending on state law. Absence services are not insurance and are not legal advice.

For groups situated in NC and for some groups situs in CA, FL, GA, IL, LA, MI, OH, PA and TX prior to 6/1/22, Aflac dental and vision insurance coverage is underwritten by National Guardian Life Insurance Company (NGL). National Guardian Life Insurance Company is not a member of the Aflac family of insurers. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life. Aflac dental and vision products may not be available in all states. National Guardian Life Insurance Company | Madison, WI.

For all states that have approved the Aflac dental and vision insurance products, coverage will be underwritten by Aflac. In New York, coverage will be underwritten by Aflac New York. Please see coverage documentation applicable to your situs state for further details.