



IMPORTANT: AFLAC OPEN ENROLLMENT FOR THE 2024 PLAN YEAR!!

Date: 9/18/2023

To: All Benefit-Eligible TWU Members of SEPTA

It's that time of year again for all SEPTA eligible members to make their Aflac benefit elections for 2024! More than 4,000 TWU members currently participate in one or more of Aflac's best-in-class supplemental benefit programs with unmatched rate stability (Aflac has not raised their premium on any policy offered to Septa employees for the entire 24 years!). With more than **\$52,000,000** in claims paid in just the last 5 years alone, Aflac's claims process has built policyholder trust when it matters most!

For the thousands of you already participating in one or more of the Aflac plans, now is a great time to review the specific plan/(s) you are enrolled in (many forget over time what they have), what upgrades are available to you and *potential benefits that you may be due!* Don't forget many plans have a Wellness Benefits you may have overlooked.

IMPORTANT FOR 2024: Aflac Advisors will be on-site for the upcoming annual open enrollment! Additionally, your Aflac Advisor will remain flexible to support you virtually if preferred through Aflac's **Virtual Assist**. This enhanced call center mirrors the on-site enrollment experience by utilizing the same local Aflac advisors who service your location ensuring consistency and accuracy. Additionally, when scheduling your appointment, a video conference is available for a more interactive experience!

Your Aflac agent will be on site at your location to answer any questions you may have. You may also preschedule your appointment with your personal agent directly by scanning the QR code below or on the attached flyer. This year's enrollment will end on **Monday, Nov 27th** with all coverage elections & changes becoming *effective Jan 1st, 2024.*

Aflac plans are designed to pay you **CASH**, fast when you need it most ... during times of serious illness or injury! Since Aflac plans are not health or major medical insurance, they never coordinate or offset with any of your other benefits. Plans are offered through the convenience of payroll deduction and most qualify for pre-tax basis (deductions come out of your paycheck *before taxes* rather than after!) allowing most employees to take advantage of them for *less than an hourly wage per week!*

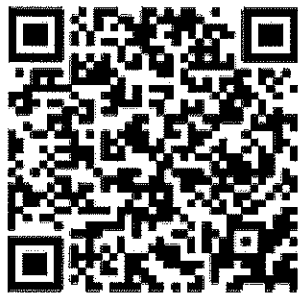
Your options include the current offering of **Disability Income, Accident Indemnity, Cancer Indemnity, Critical Care, and Life**. Because these plans are offered on a voluntary, pre-tax basis (with the exception of the Life plan) this is the only opportunity you will have to take advantage of the plans until the 2024 open enrollment. Remember, these plans do not coordinate with any other insurance you may have, are fully portable after one full month's premium is applied, and most importantly they pay benefits directly to you and your family.





Scan the QR Code below to see the Aflac Insurance Plans

Aflac helps with expenses
health insurance doesn't cover,
so you can care about
everything else.



Or, visit your benefits page at:
www.aflacenrollment.com/TWULoca1234/Y03863906731



Aflac's family of insurers American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York, and/or Continental American Insurance Company (CAIC) and/or Continental American Life Insurance Company.

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