

AFLAC Freedom Columbus and AFLAC Freedom New York

In an effort to support our troops during wartime, AFLAC is implementing programs to handle the waiving of the premiums for policyholders called to active duty.

Premiums will be waived whether the policy is individual or family coverage. The details of "AFLAC Freedom Columbus" and "AFLAC Freedom New York" are listed below.

The premiums will be "waived" on a monthly basis.

- Only those principle/primary policyholders (policy owners) who are called to active duty will qualify to have premiums waived.
- Written notice of active duty is required, along with a copy of the deployment documents from the primary policyholder, spouse, associate or point of contact from a payroll account. Send notice to AFLAC headquarters, Attention: Policy Service, or Fax to 1-800-448-8922. AFLAC will begin to pay for premiums for policyholders called to active duty from January 1, 2003, forward if required documentation is received. Any policyholder called to active duty before January 1, 2003 is not eligible.
- Policies that have never received premium will require one month's premium from the payroll account or the policyholder. Any premiums paid after the date of deployment will be refunded on a pro-rata basis for all states.
- All valid policy claims that are submitted will be paid during this waiver period, and claims will not be adjusted on policies that were in arrears before the waiver period began.
- **A certification letter** (similar to the Waiver of Premium certification) **will be mailed every 90 days to the appropriate party to ensure deployment is still active.** If the policy was on a payroll account, the letter will be mailed to the point of contact at the account. If the policy provides family coverage and is on direct billing, the letter will be mailed to the spouse. If the policy is individual, the letter will be mailed to an advisor or power of attorney. (This information will be documented in our internal policy remarks.)
- Once deployment has ceased, the policy will be transferred to the proper account or bill mode. AFLAC should be advised within 60 days of the active duty ceasing. Send advisement to AFLAC headquarters, Attention: Policy Service, or Fax to 1-800-448-8922.
- "AFLAC Freedom Columbus" and "AFLAC Freedom New York" will be offered retroactively upon return of an individual who met the criteria and was deployed prior to the establishment of these guidelines, provided that the policyholder contacts us with a written request and a copy of deployment documents within 60 days of returning from active duty.

* Active Duty coverage includes:

- Members of every branch of the U.S. Military, National Oceanic and Atmospheric Administration (NOAA) and Public Health Service (PHS), whether officer or enlisted, who are on active duty or who are in training under the supervision of the United States just prior to entering active duty.
- Reservists who are ordered to report for active military service are covered. Active military service does not include annual duty for training (ADT), active duty for special work (ADSW) or individual training (IT). NOTE – A reservist called to active duty falls under the protections of the SSCRA upon receipt of orders. This could create a problem if the reservist enters into a contract after receiving orders, but before actually reporting for active duty.
- Members of the National Guard are covered only if ordered to federal service.

Please contact the AFLAC Customer Call Center at 1-800-99-AFLAC or e-mail Cwebmail@aflac.com if you have questions or need additional information.

The **AFLAC Freedom Program** is a program that provides for the waiver of premiums for AFLAC policyholders called to active duty. A request for the waiver must be sent to AFLAC along with a copy of the active duty orders. In addition there are provisions in the program that allow for a policyholder to request a refund of premiums paid while on active duty if a request for waiver was not made. The "**AFLAC Freedom Columbus and AFLAC Freedom New York**" document that I am providing give the complete details of the program. As the AFLAC representative for the **Mississippi National Guard Noncommissioned Officer's Association** please contact me if you have any questions or need assistance with the program.

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