

MAY/JUNE 2014

AFLAC

# EMPLOYEE MATTERS

YOU ARE OUR BUSINESS

## Power up, Aflac!

Energizing employees

**EMPLOYEE APPRECIATION WEEK**

Going the distance

**STATE OF THE COMPANY**

Making your game plan

**FITNESS TIPS**

Strengthening Aflac values

**CUSTOMER SERVICE CENTER**

Running defense

**TESTIMONIAL**



“... behind every function we perform during our work days there’s a customer depending on our service.”

## Power up, Aflac!

A message from

**Dan Amos**  
Chairman, CEO

We receive letters and messages every day from customers who have used their Aflac insurance policies and want to express their appreciation to us. We feature one in every issue of this magazine, and in the pages that follow you’ll find the story of how the Roane family used their accident insurance policy as their son navigated his very active – and sports-filled – high school years.

These letters never fail to inspire me, and I was particularly touched by another that crossed my desk in January. I’ve kept it because it means so much to me.

The 94-year-old writer – in just two sentences – summed up what makes Aflac so successful:

“Thank you very much for the check for our claim. We appreciate your efficiency and your good wishes.”

Each year during Employee Appreciation Week we showcase the positive energy it takes to provide the kind of caring and efficient customer service that keeps our customers satisfied.

EAW generates a lot of energy. Use it as a catalyst to grow your career, your ideas and your company. And always keep in mind that behind every function we perform during our work days, there’s a customer depending on our service.

I hope that you take the sentiments in these testimonial letters to heart. Use them as a reminder of what we can accomplish in the second half of 2014 – and how a 94-year-old man so eloquently expressed the power of Aflac.

I appreciate you.



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**ON THE COVER:** Dedra Mitchell and Miguel Hernandez from the Duck Dynasty team and Paola Machado from the Waddling Ducks team have fun and get fit on the volleyball court.

**Editor:** Janet Burden **Contributors:** Janet Burden, Alicia Clampett, Susan Goodsell, Somer Mason  
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# Quick Clips [ What's happening around Aflac? ]



**13** YRS.

Aflac makes **FORTUNE** magazine's

**2014 Most Admired Companies list – Ranked No. 1 in Insurance: Life and Health Category**

*FORTUNE* magazine has again honored Aflac as being a World's Most Admired Company – for the 13th time. The survey results used to determine rankings also positioned Aflac first in the Life and Health insurance category.

The World's Most Admired Companies list can be found on the *FORTUNE* website. The list appeared in *FORTUNE* magazine's Feb. 27 print edition.

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**8** TH YR.

**Ethisphere** announces

**2014 World's Most Ethical Companies list – Aflac honored for eighth straight year**

Aflac has once again been named a World's Most Ethical Company by the *Ethisphere* Institute. The only insurance company to have appeared on *Ethisphere's* World's Most Ethical Companies list every year since the inception of the

award in 2007, Aflac continues to earn recognition for its commitment to doing business ethically and with integrity.

"The foundation of our relationship with customers is trust; trust that we will pay claims quickly during times of need. This honor reinforces the faith that customers and shareholders place in our commitment to serve them with integrity," Aflac Chairman and CEO Dan Amos said.

➔ **For a complete list of companies honored by *Ethisphere* and criteria used by their analysts, go to [ethisphere.com](http://ethisphere.com) or to the 2014 first quarter issue of *Ethisphere Magazine*.**

***Ethisphere* magazine features Audrey Boone Tillman article Pretty is as Pretty Does**

*Ethisphere* magazine's 2014 first quarter issue featured an article by Audrey Boone Tillman, EVP and General Counsel.



➔ **Read Audrey's thoughts about recruiting, employee engagement and other topics in *Ethisphere*.**

**AFLAC**  
IN THE  
**NEWS**

Visit Aflac in the News on the employee intranet to stay informed about Aflac and the insurance industry. The rolling news ticker spotlights breaking stories from top media sources from around the globe.



**Teresa White offers tips in *Essence* – "Always listen and seek understanding."**

**Teresa White**, executive vice president, COO Aflac Columbus, was featured in the April issue of *Essence*.

Her advice for success in the workplace appears in the article, *Manage at Every Level*, of the *The Black Woman's Career Playbook: The Rules of Engagement*.

➔ **Read her tips for success at [essence.com](http://essence.com).**

**2013 Aflac supplier diversity year-end totals show significant increase – Mother Nature Network spotlights Aflac’s success**

In 2013, Aflac’s percentage of supplier spending with minority-owned vendors rose from 4 to over 9 percent, and that milestone was commemorated in a video produced by Mother Nature Network.

MNN posted to its website a video featuring the positive ways our supplier diversity program affects businesses like Edge Solutions, a majority women- owned IT business based in Atlanta.

In the video, **Wassel Lewis**, senior manager in Aflac Strategic Sourcing, and **Julie Haley**, CEO, Edge Solutions, explain the ways diversity programs benefit both Aflac and its vendors.

The supplier diversity program has been in place for more than eight years, and it advances Aflac’s commitment to helping diverse companies grow.



It is open to qualified vendors certified as minority, woman-owned or veteran- owned businesses.

➔ *Learn more about Aflac’s commitment to corporate responsibility at [aflac.com](http://aflac.com) > Vendor Information. View the video at [mnn.com](http://mnn.com).*

**TOP 50 organization for diversity – Aflac lands on America’s Top 50 Organizations for Multicultural Business Opportunities**

Aflac has been selected as one of America’s Top 50 Organizations for Multicultural Business Opportunities for 2014 by *DiversityBusiness.com*. More than a million businesses were asked to answer 10 questions about diversity business in the marketplace to determine the 14th annual Top 50 list. The Div50 award is based on factors such as volume, consistency and quality of business initiatives a company grants to multicultural suppliers.

The Div50 list is made up of highly respected organizations which have truly differentiated themselves in the global market place; particularly in an era where diversity has been imperative for economic prosperity and future success. This list represents the Top 50 Corporations as determined by the small business marketplace as leaders of multicultural business opportunities.

➔ *Read a complete listing of the Div50, press and award ceremony information at [diversitybusiness.com](http://diversitybusiness.com).*

**‘HOW TO’ REMINDER!**

We have changed some of the content of *Employee Matters* to make it more interactive. The addition of **QR codes** and **Augmented Reality** will make it easier to find additional information and communicate more quickly. It will even make some of our stories “come to life” when you view images tagged with the Envision mobile icon (see below) through the FREE app.

➔ *Go to the App Store or Google Play to download a free app like Red Laser to read QR codes. The **Envision app** is needed to read the images tagged with Augmented Reality. Follow the directions below to download and start using. (If you have any difficulty, make sure your WiFi is disabled and that your image is focused when scanning).*

**Step 1**



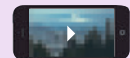
Download **Envision** from the App store.

**Step 2**



View the image through the app.

**Step 3**



Watch the image come to life!



**Where’s the Aflac Plus Rider icon?** In this issue the Aflac Duck is again playing hide and seek, but with the Aflac Plus Rider logo “icon”. Find the blue box with the white “+” sign hidden somewhere in the pages of this issue and you could win a prize! All correct entries will be entered into a random drawing to win, and all employees are eligible to play. **HINT – there is no Envision icon on the page with the hidden Aflac Plus Rider logo icon.**

When you find the **+** – use the Envision app you downloaded to your smartphone and scan the image. Fill out all the information requested and send. If you don’t have your phone, email the page number and its location on the page to [EmployeeMatters@aflac.com](mailto:EmployeeMatters@aflac.com). (See the purple box above for directions on downloading the app). **DEADLINE: June 20.**

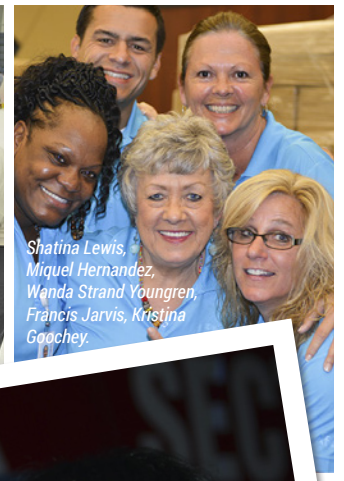




Aflac co-founder, Paul S. Amos with Sandra Hernandez, left, and Robin Wilkey, right.



Sydelle Jacobs and niece.



Shatina Lewis, Miquel Hernandez, Wanda Strand Youngren, Francis Jarvis, Kristina Goochey.



Eric Seldon, Aimee Houston.



Cindy Spinks, Amanda Hening, Aimee Houston.



Donna Hurst, Gillian Seguin, Guirlene Mimy-Matthews, Noelia Knapp.

Above: Columbus employees at Aflac and Communicorp enjoyed a fun EAW week of camaraderie with breakfast on Hot Mess Monday, ice skating and other activities with their families, snacks and drawings for great prizes. Center: Spreading some Aflac love are Brenda Bannister, Michael Hoffman and Connie Love.

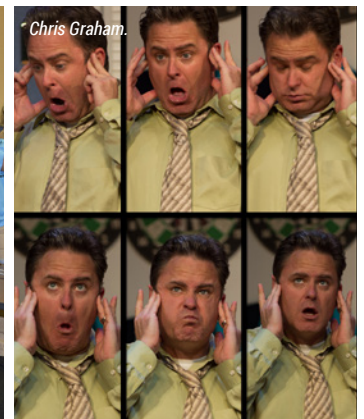




Amy Giglio and daughter.



Some members of the EAW Executive Committee.



Chris Graham.



Tonya McLeroy, Jennifer Stone, Nikole Lyles, SirMichael Jones, Jim Gasko.



TK Lanson, Janet Stephens, Laura Murray, Mike Koger, Bonnie Bell, Toni Mion, Mike Fowler.

Above left: Many chose to go ice skating for Saturday's activity. Top center: Tenured employees get a fast pass at breakfast. Top right: Many Columbus employees enjoyed watching *The Odd Couple* at the Springer Opera House co-starring one of our own. Bottom center: 5- and 10-year tenured employees celebrate at the Trade Center. Bottom right: Communicorp employees get excited for the start of EAW.

## Columbus may 3-9, 2014

### Employee Appreciation Week in Columbus – nothing short of extraordinary!

The week kicked off with a bang Saturday, May 3, for Aflac Columbus employees and their families who chose the option of **Wild Adventures** in Valdosta, Ga. Other employees had an option to receive gift cards for their families to either **Carmike Cinemas** or **Dave and Buster's**.

Wild Adventures brought tons of family fun, as employees received not only a ticket for Saturday, but also a free voucher to return to the park the following day. Attractions included roller coasters, water rides, daily shows and hands-on animal encounters.

Carmike Cinemas' passes can be used anytime in 2014. Employees and their families will enjoy a movie, a popcorn bucket refillable all year and drinks for the family.

For employees choosing Dave and Buster's for a family adventure, passes can be used at any time. This option gives flexibility for employees, and offers them the opportunity to have a great meal and enjoy a range of arcade games.

With all these great options for family adventures, employees were sure to have a blast with their families.

### Employees enjoy snacks, prize drawings and dress-up contests by day, leading up to fun nightly events

While the work-day was filled with snacks, prize drawings and even dress-up days for the week, employees kept the fun going after work with a surplus of evening events:

**Watching *Despicable Me 2* on the IMAX screen.** The National Infantry Museum at Fort Benning hosted employees and their families to watch *Despicable Me 2* in the IMAX theatre on a screen five stories high and 70 feet wide.

**Skating the night away at the Columbus Ice Rink.** What better way to cool off from the Georgia heat than a nice skate in one of the coolest facilities in town.

**Enjoying *The Odd Couple* at the Springer Opera House.** In one of Georgia's oldest theaters, employees enjoyed seeing one of the most beloved Broadway comedies ever written. And did we mention, the play features Aflac's very own **Chris Graham**, Communications and Content Marketing, playing Felix?

**Gathering with family to watch the movie *Frozen* on the green at Aflac.** The movie on the green couldn't be more of a family-friendly event. Aflac families brought chairs and blankets to watch *Frozen* while enjoying popcorn, drinks and the Ice Cream Girl treats.

From left: Bronson McBride, Nathaniel Lokey, Jeremy Bynam and Christopher McQueen. Not shown: Price Walker.



## Aflac basketball talent brings home the trophy

Aflac's men's basketball team, Quack Attack, placed 3rd in the Columbus Parks and Recreation regular season play with a 10-3 record – adding the first men's basketball trophy to the PSA campus trophy case.



LEARN MORE ABOUT THE BASKETBALL TEAMS AND OTHER SPORTS OPPORTUNITIES on the employee intranet at Employee Services > Sports.

## Ready for a Where's the Duck ... Print contest with a twist?

As a nod to our new rider, the Aflac Plus icon is hidden in these pages instead of the usual Duck prints. Find the icon somewhere in the pages of this issue and you could win a prize. (And no, it's not the one shown below!)



SEE PAGE 3 for details.

AflacPlus+



Tenurees.



Blake Voltz, Robyn Jensen, Bob Ottman, Marcie Hunt.



Sarah Schulman and Cynthia Toledo.



LaTera Tanner.



Camille Jackson, Jackie Reusch, LaKeesha Harbour, JC Wand.

## Omaha may 5-9, 2014

Employee Appreciation Week in Omaha – what a blast!

**Monday** employees focused on their **minds** by playing mind games and beginning the daily prize drawings. And who could forget the infamous Pancake Man serving hot cakes, eggs and sausage?

**Tuesday** was a focus on **strengths** with the tenure luncheon and daily prize drawings.

**Wednesday** incorporated a focus on **health** with a wellness fair. Employees were treated with some healthy snacks too.

**Thursday** it was time to focus on **fun**. On top of daily drawings, the funfest allowed employees to play arcade games and enjoy popcorn and cotton candy.

**Friday in Focus** brought all the employees together at Marcus Midtown Theatre to enjoy a blockbuster movie followed by a brunch and Grand Prize drawings.



# Appreciation is a two-way street

*During May's Employee Appreciation Week, Columbus and Omaha employees experienced an outpouring of appreciation for their hard work, dedication and customer service. But not only does Aflac appreciate its employees – employees appreciate Aflac.*

*During EAW, Aflac employees expressed how valuable Aflac insurance policies are to them and their families. One such story was shared by **Japen Hollist**, second vice president, Strategic Sourcing and Procurement.*

*In May, PK Hollist accepts Page One Award for math.*



It began Nov. 30, 2013, when he and his son, J. Penton Clark, “PK” Hollist, were constructing a flag pole at a Little League baseball field in Waverly Hall, Ga.

In Japen's words:

“As we raised the metal pole, it struck, or likely got too close to, an overhead power line and the electricity arced to the pole, grounding out on PK. He suffered third and fourth degree burns. He had just run a half marathon the weekend prior, and as that endurance mindset kicked in he kept trying to stand up and fight the effects of his injuries. After three attempts to stand up, he collapsed and stopped breathing. I used the CPR training I had recertified while at Aflac. By the second set of breaths he inhaled and resumed consciousness. An ambulance arrived to take PK to the Medical Center in Columbus. The doctors realized that he needed more advanced care, so they life-flighted him to the JMS Burn Center at Doctors Hospital in Augusta, Ga.

“While in the emergency room I called my boss, **Audrey Boone Tillman**. Her prayer with me on the phone calmed my troubled soul. She told me not to worry about work and to focus on PK. It was just what I needed to hear.

On the drive to Augusta, I got a phone call from **Dan Amos**, our CEO. He told me that he had heard about what happened and asked me how PK was doing. He treated me like I was his own. I will never forget that conversation. His attitude and confidence was contagious and it made me confident. Dan is a great leader, because he cares deeply about his employees.

“Entering Doctors Hospital was the beginning of a two and a half month experience in the hospital, most of it spent in the Burn ICU. While the burns he sustained were only on four percent of his body, they were deep and life threatening.

“His mother stayed by his bedside the entire time he was in the hospital, while I eventually returned to Columbus to work and to take care of our other children. The Aflac Strategic

Sourcing and Procurement team, which I have the privilege to lead, was so gracious to me and my family while in the hospital. They bought food for us and sent so many cards, and gifts and goodies.

“While in the hospital, we started to receive the hospital bills. They were mind-blowingly enormous. Shortly after the accident, I received a call from **Chris Garrison**, Claims, to help me file my Aflac accident claim. Chris and his team moved quickly to help get us our Aflac benefits. They proved critical to help sustain the additional cost of keeping my wife on-site at the hospital. Thank heavens we had friends in Augusta that opened their home to us.

“We also received advice and guidance from other areas of Aflac that helped lighten our concerns over the bills that were pouring in. Having the financial bills covered by the major medical insurance made available to me by Aflac, combined with my Aflac Accident insurance policy, was critical to easing my stress and helping me focus on my son and family. No insurance is complete without Aflac.

“PK is a senior at Harris County High School, a Senior Class Officer, and a member of the Cross Country, Soccer and Math teams. He is quite social and was voted to be the 2013-14 Homecoming King before the accident. He is a friend to everyone and the peacemaker in our family. With three credits left to complete in order to graduate high school, PK worked with his AP Chemistry teacher and AP Calculus teacher to Skype into class when he was not in surgery or in the hyperbaric chamber.

“Our family is richly blessed because of the many prayers, words of encouragement and caring acts from all of our Aflac family. During this EAW, I am especially grateful for my Aflac leaders and co-workers. They have been an indispensable part of my life this year. My family and I could not have made it through this trial without their support, comfort and encouragement.”

# STATE of the COMPANY MEETING

by Susan Goodsell

“I am counting on each of you,  
and the teams you lead,  
to help drive home the need  
for our products to  
businesses, and ultimately,  
their employees.”

*Dan Amos*

*Aflac Incorporated chairman and CEO*



The 2014 Aflac State of the Company meeting was held in late February at the RiverCenter for the Performing Arts in Columbus, with leadership from all locations participating live or through the Web.

Here are some highlights from the meeting.

## 2013 WAS A SOLID YEAR FOR OUR COMPANY.

Aflac Incorporated performed consistently on expectations finishing 2013 with total operating revenues of \$27.2 billion, which is an increase of 5.7 percent. Aflac has a long record of achieving our stated objective for increases in operating earnings per share, increasing about 55 percent since 2008. Aflac has been able to withstand the financial crisis and strengthen our capital base by generating solid increases in operating earnings throughout this difficult period, noted **Kris Cloninger**, Aflac Incorporated president, treasurer and CFO. He attributed this achievement to the strong and consistent performance of employees over the last several years.



## HAVING A STRONG BRAND IS MORE IMPORTANT THAN EVER.

Consumers now have more options and less time to think about which products they should choose. So, when in doubt, they go to the brand they know best – the market leader. For instance, they don't ask for a carbonated beverage, they ask for a Coke. If they need a tissue, they ask for Kleenex. When referring to a tablet, they say iPad. When it comes to supplemental insurance, Aflac is the market leader.

As companies realize that traditional health care plans are leaving gaps in coverage, we are experiencing more competition in our market. We need to make sure that when the time comes to select an insurer, consumers will ask for Aflac. That's why every employee must protect the Aflac brand – be a brand ambassador, answer the phone when it rings, deliver what you say. Embody the Aflac Way. Happy customers mean a happy brand, noted Aflac Chairman and CEO **Dan Amos**.

## THE STRATEGIC PILLARS WILL GET US TO OUR GOALS.

Our goal by 2016 is to be the No. 1 multi-channel distributor of supplemental products to employees, enabling Aflac to 'own the worksite' while enjoying industry leading growth and profitability, noted **Ken Janke**, Aflac U.S. president and deputy CFO of Aflac Incorporated. Success will be achieved using four strategic pillars: Improve and expand our distribution, focus on our product innovation, own our customer experience and strengthen our low cost model.

There are several initiatives now in progress to help us reach our goals, including the modernization of enrollment to process business more effectively. Employees will hear a lot more about this initiative, now called Accelerating Change Together or ACT, in the coming months.

## HEALTH CARE REFORM SUPPORTS OUR STRATEGY.

"With change comes opportunity, and health care reform provides opportunities for Aflac," said **Ken Janke**, Aflac U.S. president and deputy CFO of Aflac Incorporated.

The implementation of the Affordable Care Act has opened new doors for Aflac and new opportunities to expand our distribution. Aflac products are being presented on more than 80 benefits administration platforms, sometimes referred to as exchanges, with various brokers. Our exchange, Everwell, is being tested in three states now, noted **Michael Zuna**, executive vice president and chief marketing officer.

## KEEP BRINGING INNOVATIVE IDEAS FORWARD.

Innovation may come in the form of a big initiative such as distribution through the exchanges. It can also be inspired by just one person who can make a huge impact on our organization. Thank You Thursdays were instituted in the Customer Assurance Organization after an employee received a hand-written thank you note from a customer service representative at Zappos. Aflac adopted this bright idea and made it our own, reaching out to customers on a more personal level. Fresh ideas, inspiration and innovation will yield amazing results, noted **Audrey Boone Tillman**, EVP and General Counsel.



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“Aflac was created by, and continues to be led by, people who care for people, whether one another, our shareholders or, especially, our customers.”

**Audrey Boone Tillman**  
EVP and General Counsel

You've probably seen them: co-workers swapping their business casual attire for workout clothes on their lunch hours; others sipping mysterious fruit- and vegetable-based concoctions; some arriving at work after swimming laps. **There's no ignoring the fact – Aflac's on-board with the global movement to get up, get moving and get healthy.**

Always consult with your physician before beginning any new health or fitness program.

# Look around: Aflac's employees are getting fit, but how are they doing it?

by Alicia Clampett

Many employees are taking the steps to get in shape or stay in shape. While neither of these tasks is easy, Aflac employees took the time recently to share how they do it – and how you can too!

## Motivation

The hardest part about starting a new routine or habit can be just that – starting. Getting motivated may be the hardest part of living a healthier life, but if you set your sights on accomplishing your goals it can be done. **Blair Morris**, Premium Collection and Billing, says the key to being motivated to achieve any fitness or weight loss goal is summed up in one word: determination. Employees who set their minds to it can accomplish more health-related goals than those who are not motivated by the right attitude. **Michaela Coleson**, PS Support, and **Barbara Hodges**, Operations Risk Management, take advantage of the recently opened Columbus Aquatic Center as a way to ease into a less strenuous workout routine.

Being able to check off the steps needed before beginning a fitness plan can be motivating and energizing. Be sure to:

- 1 **Consult your doctor.** Before beginning any new exercise or dietary regimen, check with your doctor to make sure you have no limitations.
- 2 **Gather a support system.** When making this change in your life, it is important to have those people in your corner who will motivate and support you.

- 3 **Set your goal.** Your goal should be realistic in relation to your starting point and measurable so that you can see your progress.

- 4 **Get started.** There is no right or wrong way to stay active. Find what works for you and don't quit.

## Accountability

Once you are motivated to start your new fitness life, you may struggle with accountability. **Brian Abeyta**, Center of Excellence, says he keeps a logbook of his workouts to help keep him accountable and on target with his weekly, monthly and yearly goals. For other employees, it may be harder to stay accountable. **Lisa Cupp**, Facility Planning, says she has a walking partner, because it is harder to let her partner down than it is to make excuses not to walk. With busy schedules at work and a multitude of things that could be going on in your home life, having someone else to hold you accountable may be just what you need.

- 1 **Track your progress.** When you document something, it helps keep you accountable – to yourself or to your team. Going green? There are a multitude of apps available to help you log your progress electronically.



"I make it my goal to 'sweat' four times a week."

*Chandler Rohwedder  
Legal*

"The biggest part of staying fit is a healthy diet. Minimizing processed foods and artificial sugars is very important."

*Robert Jachim  
Field Compensation*

"I work out from 5-7 a.m. before I come to work. And I work out during my lunch."

*Karyn Jordan  
Marketing Print Communications*

"The way I stay fit is by doing CrossFit 3-4 times a week."

*Yaira Orellana  
Customer Service Center*

"Get your body to where you are happy, and then simply maintain by keeping track of your calories and exercise."

*Thomas Markham  
Business Tech Solutions*

"I work out 3-4 times a week and never try to do the same thing two days in a row."

*Kari Finley  
Regulatory Compliance*

"I've had success recently counting calories using one of many apps available online. You may be surprised how many calories you're really eating in seemingly innocent snacks and portions."

*Tony Henderson  
Compliance*

"My experience has taught me that regular exercise is important, but a good diet is more important."

*Randy Hall  
Enrollment Solutions Development*

*Julie Watson, New Business,* takes a dance fitness class and has encouraged other co-workers to join her.

"My goal is to GO to the gym! I don't stress about what I am going to do when I get there, just going is the goal."

*William Morgan  
Sponsorships*



*Peggy Mark, IT, combines her fitness regimen of swimming, running, yoga with eating a balanced diet.*

*Diana Carter, NBS-Conversions, says raking leaves, digging holes and trenches, cutting limbs, making garden beds, moving clay and gravel and other yard activities really get her in shape.*

*"[When] it's cold outside and I don't want to get outside or in the garage on the elliptical, I do inside exercises."*

*Sonja Lewis  
Group Enrollment*

- 2 **Get a personal trainer.** Knowing that you have someone meeting you that you are paying for will most likely boost your motivation and keep you accountable.
- 3 **Work out with a friend.** Not only will this help to hold you accountable, but it will also build a motivational support system.
- 4 **Create rules to govern your regimen.** Whether you go to the gym three days a week or pack your lunch every day, create what works for you and stick to it.

## Perseverance

To make your new fitness and health goals routine, you must be able to persevere. **Becky Walraven**, Business Tech Solutions, ran her first 5K last July. She said at first she had to do a combination of walking and running but, after a while, she was able to run the entire 3.1 miles. **Jennifer Bush**, Field Compensation, is a mother of five and still finds the time to fit in her workouts.

- 1 **Don't kick yourself.** If you miss a workout, don't mope about it. Instead, get back on track or try to add extra steps to make up for what you missed.
- 2 **Don't give up.** Just because you missed some workouts or you binge eat, you can still work toward your initial goal.
- 3 **Forming habits take time.** As you continue to work toward your fitness goals, you will see habits form that will help you persevere even when you skip a workout or have a cheat day.

## Adventurous

Even if you have the motivation and perseverance, sometimes a repetitive workout routine gets boring. Don't be afraid to mix it up a bit by including some adventurous activities. **Breon Melson**, Product Development, mixes up his fitness routine with sports, running, and weight training. **Jennifer Eubanks**, Aflac Group Marketing, realized that she is a very competitive person and recently took up fencing.

- 1 **Try something new.** Although it may be scary at first, don't limit yourself to the possibility of new adventures just because you've never tried it.
- 2 **Join a team.** Aflac offers many opportunities for head-quarter employees to join various sport teams. Look in your intranet community to see what team sports may be available.
- 3 **Rotate your fitness routine.** Just as the seasons change, your workout routine should too. Find things to do outside in the warmer months and inside during the bitter cold.

## Healthy

Living a healthy lifestyle should be your overall goal. Whether you are in the gym every day or just adding extra steps in your busy life, reaching your health goals are important. **Paola Machado**, National Sales Recruiting, includes eating healthy as a huge part of her fitness techniques. She says the better you eat, the better your performance will be. **Cheryl Zinnershine**, New Accounts, has lost 14 percent body fat since January 2013. She learned from her trainer that first, you need to believe you can do it, whatever your "it" is, and second, you can't out-exercise a poor diet.

- 1 **Stay hydrated.** Staying hydrated helps with your alertness, controlling appetite, and improving activity and sport performance.
- 2 **Watch what you eat.** **Phillip White**, Distribution, lives by this quote "We are what we eat, so don't be cheap, fast, fake or easy."
- 3 **Incorporate cheat days.** Although getting healthy is your goal, don't deprive yourself of treats occasionally, but in moderation.

If you are looking for a way to turn your fitness life around, the resources may be closer than you think.

➔ [VISIT THE EMPLOYEE INTRANET](#) > [Employee Services](#) > [Health and Wellness](#) or [Sports](#) pages to find out about fitness and team sport opportunities at Aflac.



## FOURTH ANNUAL AFLAC WORKFORCES REPORT RELEASED

In May, Aflac released its fourth annual Aflac WorkForces Report, an annual employee benefits study that examines the issues affecting benefits in the workplace.

Aflac's Communications, Content Marketing and Marketing Insights teams partnered with Research Now, a global online sampling and online data collection company, to survey 5,209 American workers

and 1,856 business decision-makers, identifying their attitudes, opinions and understanding of employee benefits and related matters. Findings from the 2014 AWR show the impact health care reform is having in the workplace, the growing importance of voluntary benefits to workers, as well as the relationship between good benefits and business success and profitability.

→ THE STUDY FINDINGS ARE AVAILABLE AT [AFLACWORKFORCESREPORT.COM](http://AFLACWORKFORCESREPORT.COM) in a variety of formats (brochures, fact sheets, articles, infographics, presentations, etc.) to help business decision-makers understand why they should offer voluntary insurance benefits to their employees.

# AFLAC CANCER CENTER

## IT makes wishes come true

The Aflac IT Division has held various fundraisers to purchase IT equipment from the Aflac Cancer Center and Blood Disorders Center of Children's Healthcare of Atlanta's "wish list."

After raising the needed funds and purchasing the items, a small group of employees representing the IT Division recently traveled to Atlanta to donate items to be used by Aflac Cancer Center patients and staff, specifically, by child-life specialists and the music therapy program to teach children about their illness and to provide distraction during difficult procedures.

They donated iPads, iPad covers, video game systems and games, wireless microphones and USB drives.

Beth Collier, the Aflac Cancer Center music therapist, met with the Aflac team to demonstrate how these invaluable gifts help patients cope with their illness through musical expression. Beth shared a musical number created by Aflac

Cancer Center patient, Natasha, who had used the tools to create a song, which she sang, to send to her family members to show she is doing well.

The Aflac Cancer Center deeply appreciates the Aflac IT Division for their donations and support!



Standing from left: Daniel Cimmerer; Robert Cook; Tyler Bennett; Melanie Haight; Tavanasha Shepard; Jo Anne Hill; Jennifer Potter. Kneeling: Lisa Williams; Kathy Houston; Debra Clark. Behind sign: Tracy Lips.

### def • i • ni • tion

**"cloud"** is a general reference to information or services that are not local (i.e., on your workstation) but are hosted in the Internet. It's also known as cloud computing or cloud hosting. The term comes from icons or images of clouds being used in flowcharts or diagrams to represent networks or the Internet. Services like Google Docs, Dropbox or Microsoft's OneDrive are examples of cloud hosting. Source: Jim Cook, Web services consultant, Digital Marketing



THE CUSTOMER  
SERVICE CENTER'S

# FORMULA FOR SUCCESS

by Michael Porter





"I don't have time to wait!", "My wife was just diagnosed with cancer, and I need help.", "Can someone please tell me why my business is pending?", "I want to talk to a supervisor!" and "What do you mean my policy was canceled?"

Customer service representatives hear these phrases – and many more – every day in Aflac's busy Customer Service Center. The callers' emotions can range from one extreme to the other on any phone call, and the calls often come back-to-back. So how does anyone come to work each day ready to face what most would consider a challenging, if not chaotic, environment? A customer may be excited, scared, sad or upset depending on the life- or service-events they have experienced. There are stringent guidelines for staffing the phone the majority of the day, fielding phone call after phone call. That can't be enjoyable, right? Is it possible to like doing that?

I was intrigued. What I expected and what I saw and heard did not match. I had to know more, so I set out to discover the formula for successfully owning the customer experience. What I discovered about the CSC – and Aflac – was something pretty special.

*The first ingredient for success:*

**SELFLESS LEADERSHIP**

According to CSC employees, leadership goes out of its way to meet their needs. It starts at the top with **Jason Goodroe**, second vice president. "Jason rocks! He doesn't have a selfish bone in his body. He is always asking how he can help you. That type of environment fosters the ability to know you make a difference every day," says **Mildred Dozier**.

This "take care of others" attitude is not just seen in Jason.



He has nurtured the "We Are One" focus within his leadership team as well. "Jason is a leader that supports the vision and team ... and if I'm putting in the time, I know that he is also. If he's running,

I'm running," says **Felicia Weaver**.

To the CSC leadership, supporting their teams is not business, it's personal. "I've gone to and enjoyed countless team members' children's baseball games, basketball games and dance recitals! I celebrate with them 100 percent. If I hear that their child has won an award, I make sure to recognize them for that," says **Renay Jones**.



**Aflac Chairman and CEO, Dan Amos often says, "If you take care of the employees, they'll take care of the business."**

"That motto is alive and well in the CSC," says **LaSada Owens III**.

From personal delivery of something to eat or drink when they need it, programs such as Thank You Thursdays, Music Fridays and so much more, the CSC leadership team goes out of its way to accommodate. **Grisela Manning** reflects that empathy when she says, "My team members are not my employees; they're my business partners."



*Left page: Customer Service Center. This page: Mildred Dozier, Felicia Weaver, Renay Jones and LaSada Owens III.*



Well, what about specialists' time on the phones? How can you truly make an impact in their lives when their

off-the-phone time is at a premium — and rare— the majority of the time?

"We have to be creative, because that's the world we live in," says **DeAnne Martin**. To keep everyone engaged, motivated and appreciated, the normal work schedule allows little time to get to know one another.

"Teams will get together after work because the work environment doesn't leave much room for socializing. That's how much they care about each other," says **Deborah Castle**.



"Teams will get together after work because the work environment doesn't leave much room for socializing. That's how much they care about each other," says **Deborah Castle**.

*The second ingredient for success:*

## EMPOWERED EMPLOYEES

Because numbers are readily available in a call center environment, it is easy to allow performance metrics to become the driving force. "If metrics are all you talk about, that's all that matters in the eyes of your team," says Jason. While performance measures are relevant, especially in support of our Low Cost Business Model pillar, he and his leadership team determined that metrics alone were not going to ensure that our customers were getting a world-class experience while meeting their needs.

"Our mindset is now First-Call Resolution. Beyond every metric, our goal is to meet the needs of the customer," says **Aimee Houston**.



By managing with this approach, specialists are given

the freedom to take the call from strictly business to a more personal one. "With every customer I make a connection. I put myself in their shoes and assist them from there," says **Damaris Rhodes**.

Every customer advocate in the CSC has an opportunity most of us never will: to experience firsthand the impact of the promises our products make each and every day. "If you want to have a direct affect in



the world, don't overlook this career. This job directly impacts lives," says **T.J. Abner**. "We make miracles happen every day," agrees Deborah.

Sure, they have thousands of calls coming in every day with the obligation to meet each customer's needs, all while having limited time to interact with one another, much less those outside their department.

Would they have it any other way? Never. Each team member knows they have the unique privilege to deliver on a promise that has been made since 1955.

Each and every phone call means someone on the other line is looking for help on an issue that has impacted their life. It's with great pride and satisfaction that they do all they can to bring resolution and completion to each customer.

After all, it's not business, it's personal. And, since we are family, doesn't that just make sense?

## Aflac CSRs will field a projected 7 million phone calls in 2014 Here's how they MAP the way to success

**MUSIC!** *Music Fridays create a fun, laid-back work environment in the CSC, perfect for easing employees into the approaching weekend. The music is used as a way to promote a positive atmosphere because that smile can be heard by the customers. It ranges from 80s rock to old-school rap and current hits to Latin dance music. Every Friday, the CSC turns up the volume and lets the music flow!*

**APPRECIATION!** *Thank You Thursdays were born from an Aflac's employee's idea after his great experience with an online shopping giant. Aflac team members now reach out to customers who may be facing unique life events – birthdays, anniversaries, births, deaths, etc. – by sending them a personal, handwritten note. These heart-felt notes convey the sincere message that we consider them worthy of our respect and appreciation, and that we truly care about their life experiences.*

**POPCORN!** *The Popcorn Bar is another example of rewarding the hard work that goes into attaining departmental goals. With the Popcorn Bar, employees can choose from different flavors of popcorn, and even garnish it with a variety of toppings such as chocolate sauce, caramel sauce, hot sauce and various flavored seasonings. It's available during historically high-volume days.*

*Above: Grisela Manning, Deborah Castle, Aimee Houston and Damaris Rhodes.*



# AFLAC PLUS RIDER

New rider boosts customers' protection during health care reform — and beyond

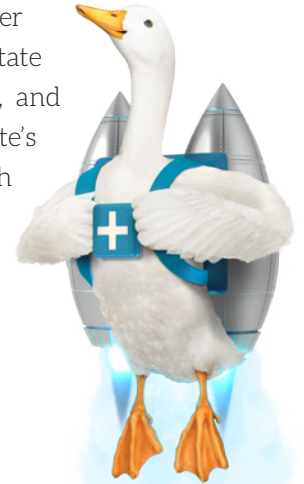
Introducing a small change in coverage that can provide big protection to Aflac policyholders. In the fluctuating landscape of Health Care Reform, we've developed our new Aflac Plus Rider to help policyholders guard against rising out-of-pocket costs not covered by major medical plans.

The Aflac Plus Rider is a way for individuals to boost their coverage on qualifying new or existing Aflac accident, hospital, short-term disability and some cancer policies. It will begin rolling out across the country this June, arming policyholders with a tool that ramps up protection from costs associated with serious conditions such as heart attacks, strokes, Type 1 diabetes, Advanced Alzheimer's Disease and Advanced Parkinson's Disease.

Availability for the guaranteed-issue rider varies in accordance with specific state Department of Insurance guidelines, and agents are advised to refer to their state's Administrative Guidelines to see which plans qualify for the rider.



**FIND OUT MORE ABOUT THE AFLAC PLUS RIDER** and what it can do for our customers by taking Corporate Learning course **AP0120 / Aflac Plus Rider.**



## The Aflac Federal Credit Union: SERVING AFLAC FOR 50 YEARS

*Serving the Aflac family since February 1964, the Aflac Federal Credit Union is well equipped to provide a variety of financial needs to its members.*

*Regardless of where you are physically located, AFCU services are available to everyone in the Aflac family, including its subsidiaries, employees and those under contract to sell Aflac products. A full spectrum of consumer loans is offered to all members, and up to 100 percent financing for new and used vehicles is available for qualified applicants. Unsecured loans and credit lines are also available at the AFCU.*

*If you are wondering about Christmas Club, this short-term savings account makes the most of your money and results in automatic payment to participants each October. For many, these accounts help prevent a pile of credit card debt in January.*

*Deductions for deposits and loan payments to the credit union may be made directly through Aflac payroll. Additional deposits or payments can be made to the AFCU at any time.*

*The credit union's website provides the opportunity to monitor your accounts online at your convenience. Members also have access to a variety of financial tools to assist in the management of their financial planning and decision-making. The credit union is constantly adding new information to the site to add value for all customers.*

**There are multiple ways to reach the credit union:**

- [Aflacfcu.net](http://Aflacfcu.net)
- 1-800-4AFLACU (1-800-423-5228)
- 706-596-3239
- 706-596-3479
- Fax: 706-323-6046



**TO OPEN YOUR ACCOUNT WITH THE AFLAC FEDERAL CREDIT UNION**, stop by 1104 Lockwood Ave., Columbus, Ga, or email Pam Dearden at [pdearden@aflac.com](mailto:pdearden@aflac.com).

# Aflac Bright Ideas:

## Have you used ABI lately? It's **simplified** and **amplified**

by Alicia Clampett

The Aflac Bright Ideas corporate program has experienced a recent revamp to align with the Strengthen Our Low Cost Model strategic pillar. The intent of this initiative is to motivate all employees to generate innovative ideas and solutions that will make a positive difference in the workplace. Ultimately, the program empowers employees to make needed changes to work processes and recognizes employees for their improvement ideas. Since the program's inception in 2002, implemented ABIs have saved Aflac more than \$3.6 million. The improved site enables employees to more easily submit ideas that can improve the quality of customer service and efficiency, while increasing Aflac's corporate position, reducing costs and rework volume, as well as increase employee morale.

"We felt it was time to look at the program to identify components of the system and processes that could be improved," said **Jennifer Chambers**, HR Program Coordinator. "We want employees to help strengthen our low cost model by submitting ideas that could potentially save the company money and reduce our costs."

To improve efficiency and convenience, Aflac Bright Ideas, The Aflac Way Recognition and the Aflac Tenure Program are now housed on one platform with the same vendor, Tharp-eRobbins. By having everything in one location, employees no longer have to toggle back and forth between programs.

Employees can earn points for approved ideas, which will be added to their current bank total. Points from both

Aflac Bright Ideas and The Aflac Way Recognition Program will now go into the same bank, giving employees the potential to earn from both programs, enabling them to redeem for more prizes.

These changes have improved Aflac Bright Ideas by allowing employees the ability to view and edit existing ideas. Employees can also attach any supporting documentation that they may have referencing their idea. Instead of the former lengthy process to receive credit when an employee's idea was approved, the new system will automatically load 2,000 points in the employee's account as soon as the idea is approved.

 **FIND OUT MORE** at **Submit a Bright Idea** on the employee intranet.

\$ **3.6** MIL



Since the program's inception in 2002, implemented ABIs have saved Aflac more than \$3.6 million.



# Dear Aflac

The most successful defensive sports strategies usually call for team backup. This North Carolina family has learned to appreciate that kind of protection from an Aflac accident insurance policy as their son navigates the bumps and bruises of high school athletics.



As a policyholder, I cannot be more pleased with the outstanding level of service and benefits received with my Aflac accident insurance policy.

My teenage son is a dual athlete. He spends a great deal of time participating in sports. He has experienced several potentially devastating injuries over the last few years. My Aflac benefits have helped allow him to receive the best medical care including surgery, post-operative treatment and most importantly, rehabilitation services.

I am certain that without the help from my Aflac benefits this would not be possible.

Today my son is being heavily recruited by the likes of Harvard and Columbia University. I attribute much of this to the excellent care received as a result of my policy benefits.

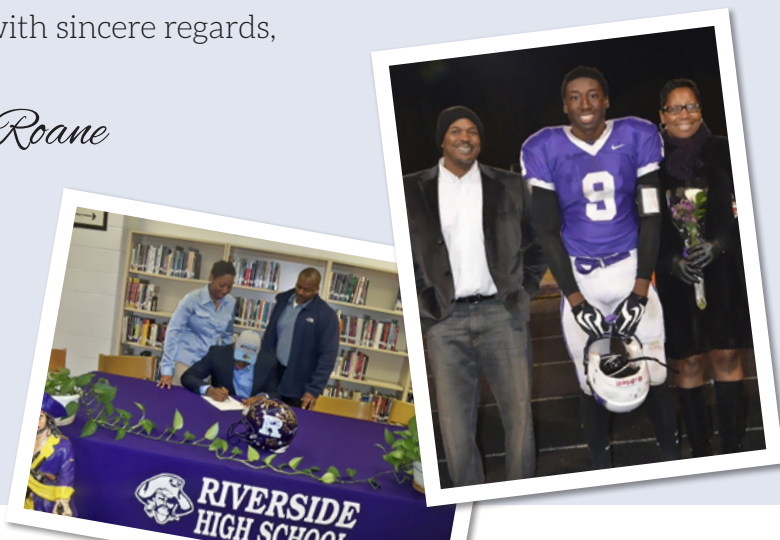
In addition, my Aflac insurance agent Mary Ellen Esposito makes the claims submission process virtually effortless. She is always pleasant, helpful and quick to follow-up.

For all of the reasons expressed above, I continue to recommend applying for Aflac policies to friends and family.

Submitted with sincere regards,

*Sharon Roane*

“Today my son is being heavily recruited by the likes of Harvard and Columbia University. I attribute much of this to the excellent care received as a result of my policy benefits.”



Above: Photos of Roane family celebrations.

# US OPERATIONS

## No. 1

### IMPROVE & EXPAND OUR DISTRIBUTION

**Field Compensation Initiative:** This initiative's focus was to ensure Aflac bonus and contest program designs had field force input, are easy to understand and rewards the right sales behaviors. Sales Compensation partnered with the field force compensation committee to design and implement simplified bonus plans and targeted contest programs for 2014. In addition, agents are now able to access an accompanying reporting process to track their progress. The Small Market Renewal Incentive program, which provides additional renewal commission, has been launched to encourage Aflac's career field force to focus their sales efforts on individual products in the small-business market (fewer than 100 employees).

**ABS Broker Initiative:** Aflac Benefits Solutions is a sales organization of Aflac Group focused on selling Aflac products via a sales team serving a defined list of brokers that cater to large worksite employers. The purpose of this initiative is to gain additional market share in the top 50 brokerage channel.

**Aflac Private Exchange (Everwell) Initiative:** Everwell enables agents to sell Aflac products in conjunction with major medical and other benefits like vision, dental and life. This platform will provide a simplified and self-contained benefits administration process to accounts with fewer than 100 lives. Everwell completed its soft launch in three states (Ga., Texas and Ill.) in April. We are evaluating soft launch results for a potentially broader rollout.

**Asset Management Initiative:** To help state operations manage their book of business we encourage each state to hire a State Asset Manager or dedicate a state resource to manage their accounts and strategies. As of March 5, there were 40 State Asset Managers in place to help support their states in account management.

**Sales Academy:** Sales Academy's focus is to become the industry leader and trusted source for information, education and training as it relates to distributing voluntary benefits. To accomplish this, a phased approach is planned. The first phase focused on infrastructure in 2013, with course refreshes, new material and peer-to-peer modeling rolling out in 2014. Phase two will begin in late 2014 into 2015 to address quality control and efficiency by adding leadership development, virtual learning, certifications and development scoring. Phase three, beginning mid-2015, is a launch of the holistic competitive, recognition and praise program for our trainers and instructors.

**Affinity Partnerships:** One opportunity is a strategic partnership with a leading financial services group to give us access to potential policyholders who are outside our core channel distribution. In early summer, it will offer an Aflac product to select members through a call center approach.



# STRATEGIC PILLARS

STATUS  
REPORT

## No. 2

### FOCUS ON OUR PRODUCT INNOVATION

**Product Initiative:** Enhancing key product management functions to improve our competitive intelligence, capitalize on product opportunities based on field feedback, improve product development processes and launch new products in response to healthcare reform is a priority. In fourth quarter 2013, we launched Individual Aflac Life Solutions (Guarantee Issue Life Product) and initial sales indications are positive. Product Vision Teams, designed to capture and capitalize on product and process opportunities through Field Force and Core Broker feedback were created. Competitive Intelligence data and processes have been improved to provide competitor profiles for senior leaders and offer updated and expanded weekly Competitive Intelligence newsletters to key leaders.

## No. 3

### OWN OUR CUSTOMER EXPERIENCE

**Group Servicing Initiative:** A service strategy is underway to improve the customers' experience. Some examples of the efforts include enhancing our service model to ensure the first bill is correct, improving the speed and accuracy of invoice changes and providing additional tools to our producers. Aflac Group is also looking to streamline the productivity and quality around the generation of correspondence for various customer groups.

**Retention:** The Corporate Retention initiative is focused on retaining accounts and policyholders through new or enhanced processes. Account Activation on Demand, a sub-component of this initiative, is designed to improve payroll account onboarding, which includes an overview of Business Services, identifying the ideal billing frequency for the account and discussing administrative responsibilities. This activation process is for accounts with fewer than 500 employees and provides our field force, along with an authorizing officer from the account, the means for immediate setup. This process began with the Southeast Territory in February, and will reach nationwide practice by July. Improvements already seen from the activation process are fewer setup errors and fewer support calls to the Customer Service Center.

## No. 4

### STRENGTHEN OUR LOW COST MODEL

**Low Cost Model:** Having a low cost model is about being good stewards of the company's resources. It is important that we set realistic budgets and provide accurate forecasts that fit within plan objectives. This low cost model also helps us look for efficiencies and find cost savings. So far this year, we have been able to successfully find savings that help us to stay within plan targets.





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As we approach Aflac's 60-year anniversary, it's natural to reflect on that moment of clarity when you realized that Aflac was a solid career – and life – choice. Read how one man's encounter with an Aflac founder years ago led to a new, fulfilling career at Aflac.

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# John Amos, Elvis and me

*by Frank M. Macon*



## “So tell me, reverend ... what is the difference between insurance and assurance?”

Imagine my surprise when John Amos asked me that question in the fall of 1981. He and his lovely wife were visiting the church I served. I was a young minister, just recently graduated from seminary, and we were having a Fall Celebration (what is commonly called Halloween) and the kids in the church were all dressed in their cute costumes. I will never forget all of the Jimmy Carter masks! I was dressed as Elvis and my daughter Carla, who was two at the time, was dressed as a little teddy bear. Mrs. Amos fell in love with her and somewhere I have a marvelous picture of our teddy bear cuddling in her lap! Anyway, we invited all the families in the neighborhood to bring their children to the church where we would have a little religious program and dole out all the candy they could carry; primarily because the Amoses, in their generosity, brought about twenty bags.

Well, after the kids got their goodies and went to the playground, the grown-ups went into the sanctuary for a brief service where “Elvis” spoke for 15 minutes on the topic “Our Blessed Assurance.” I’ll never forget the conversation that followed. Mr. Amos pulled me aside and asked that dynamic question, “What’s the difference between insurance and assurance?” It occurred to me that the wonderful company that he and his family had established was called AFLAC; American Family Life ASSURANCE Company – not Insurance! Of course, he knew the answer to his question, but he was taking the time and making the effort to help me know the difference. So there I stood in my Elvis garb, praying for some “sweet inspiration” ... feeling like I wasn’t “nothing but a hound dog, crying all the time!”

Finally, after giving it some serious thought, I spoke of my faith. “Mr. Amos, my assurance is a natural by-product of my faith in a Person. My assurance is my faith in the Lord. All the life insurance in the world can’t measure up to one moment of Blessed Assurance!”

After a few seconds, Mr. Amos beamed. I remember that his eyes lit up like diamonds. A joyful expression came over his face. “Rev., I totally agree with you! People don’t need just insurance. Ultimately, they need assurance. They need someone to tell them that they are going to be fine – that their life has meaning and purpose. An insurance policy can’t do that; it takes a person to tell them, and to show them! There must be hundreds of insurance companies, but there is only ONE assurance company.” I looked at John Amos and knew that I was looking at a man who was totally “assured.” I thanked him and extended my hand. He took my hand, pulled me forward and hugged me and said, “You should work for me!”

Well, here I am, working for Mr. Amos 31 years later. If he was here, I’d tell him how right he was. I’d tell him how wonderful Aflac is because of the people who work here. Aflac is a large, multinational, award-winning company with billions of dollars in assets because, like the founders of the Company, it cares for its people, invests in them and believes in them. All of the good people of Aflac provide something that no insurance company can: assurance. Wonderful, sweet, abiding assurance. May it always be like that.

Oh, just before Mr. and Mrs. Amos left, I made a suggestion relative to the company name. I suggested American Family Blessed Life Assurance Company – AFBLAC!

Wisely, Mr. Amos said, “No thanks, Elvis!”



DO YOU HAVE YOUR OWN STORY? Scan the QR code to the right to possibly share it in these pages or other media or email [employeematters@aflac.com](mailto:employeematters@aflac.com).



# New Faces



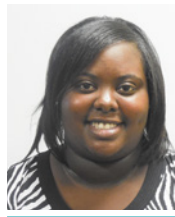
**Kerstin VanZanten**  
Aflac Benefit Solutions



**James Young**  
Aflac Benefit Solutions

## ATLANTA

## COL UMBIA



**Zsaneal Benson**  
Triage Unit



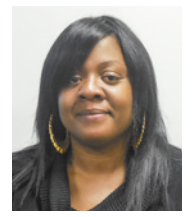
**Richard Casselman**  
Claims



**Shonda Cummings**  
Customer Service



**Jennifer Frederick**  
Claims



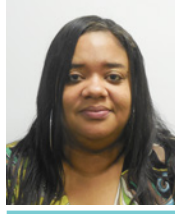
**Laquana Hill-Hazan**  
Customer Service



**Shree Isreal**  
LAS



**Robin Johnson**  
Claims



**Tori Lenix**  
Client Relations



**Jonathan Mahaffey**  
Client Relations



**SeTeria Massey**  
Triage Unit



**Robert Melling**  
Customer Service



**Jessica Oates**  
Claims



**Ligia Rios-Rosas**  
Customer Service



**Sherry Williams**  
Claims



**Jennifer Winford**  
Agent Services



**Cleo Anderson**  
Account Relations



**Carmen Baker**  
Customer Service Center



**Rick Beatty**  
Customer Service Center

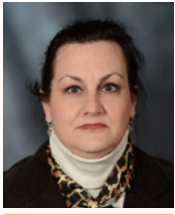


**Christina Beaudin**  
Policy Service

## COL UMBUS



Say "hello" to some of Aflac's newest employees.



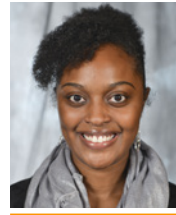
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Claims



**Kynley Breaux**  
Southeast Territory



**Carmen Buckner II**  
New Business



**Kymia Bush**  
New Business



**Frank Butler**  
Support Services



**Harchell Byers**  
Customer Service Center



**Marshae Capers**  
Customer Service Center



**Kimberly Cofield**  
Customer Service Center



**Falana Cooper**  
Customer Service Center



**Veronica Daniel**  
Policy Service



**Jennifer Dellinger**  
Claims



**Shayna Dence**  
Claims



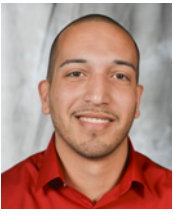
**Salvador Diaz-Verson III**  
Territory Sales



**Alicia Dixon**  
Accounts Payable



**Jordan Doepke**  
Core Broker Services



**Ezekiel Duarte**  
Claims



**Wesley Eugene**  
IT



**Elizabeth Evans**  
Claims



**Kristen Fraser**  
Comm. and Content  
Marketing



**Eva Gantt**  
Internal Audit



**Kendra Geeslin**  
Claims



**Tillman Gibbs**  
Customer Service Center



**Miriel Golden**  
Customer Service Center



**Tony Grace**  
Customer Service Center



**Catherine Hogan**  
Customer Service Center



**Sharra Jackson**  
Claims



**Jamishia Jones**  
Customer Service Center



**Elisabeth Kozee**  
Content Development



**Eric Linson**  
Account Relations



**Meredith Lockhart**  
Customer Service Center



**Eddie Beach**  
Columbus Corporate  
Products



**Hollie Hanson**  
Corporate Products



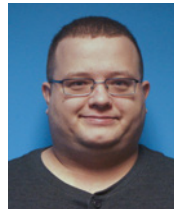
**Keller Long**  
Print Production



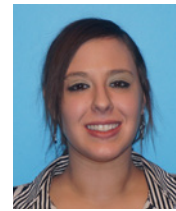
**Slade Nicolay**  
Marketing Services

# COMMUNI CORP

## OMAHA



**Tim Allen**  
Customer Service Center



**Krista Blankenship**  
Customer Service Center



**Kirsten Dimon**  
Customer Service Center



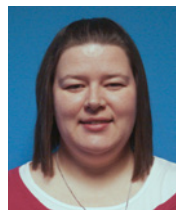
**Denise Fisher**  
Customer Service Center



**Nancy Gilliland**  
Customer Service Center



**Johnese Graham**  
Customer Service Center



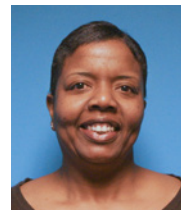
**Amber Inda**  
Customer Service Center



**Gerald Johnson**  
Customer Service Center



**Pamela Lunbeck**  
Customer Service Center



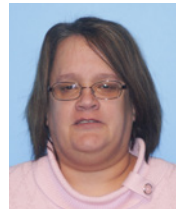
**Valerie McDougle-  
Gaba**  
Customer Service Center



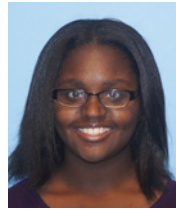
**Randall Mimick**  
Customer Service Center



**Amanda Rutherford**  
Customer Service Center



**Kristin Shupe**  
Customer Service Center



**LaDeasha Watson**  
Customer Service Center



**Erin Whitcomb-  
McGruder**  
Customer Service Center



# All in the Family

## ■■■■■■■■■■ CONGRATULATIONS TO ■■■■■■■■■■

**Karen Alexander**, who was promoted from claims specialist I, Claims, to claims research analyst, Research and Resolution.

**Monica Anderson**, who was promoted from customer service specialist II to customer service specialist IV, Customer Service Center.

**Asha Arnold**, who was promoted from customer service specialist II to customer service specialist IV, Customer Service Center.

**Brenda Bannister**, who was promoted from supervisor, Contest Administration, to manager, Sales Proposals.

**Clarissa Barron**, who was promoted from field force operations coordinator, IT, to field core broker product strategy consultant, Product Development.

**Justin Bates**, who was promoted from customer service specialist I to customer service specialist IV, Customer Service Center.

**Melanie Beck**, who was promoted from specialist III to specialist IV, Underwriting.

**April Blem**, who was promoted from customer service specialist I, Customer Service Center, to market analyst I, Asset Management.

**Ronda Boone**, who was promoted from customer service specialist I to customer service specialist II, Customer Service Center.

**Joel Boyter**, who was promoted from customer service specialist III to lead specialist, Customer Service Center.

**Rhonda Bradford**, who was promoted from analyst, LeAP Recruitment, to investment accountant I, Investment Accounting.

**Rhona Bray**, who was promoted from customer service specialist II to lead specialist, Customer Service Center.

**Katrina Bridges**, who was promoted from customer service specialist III to customer service specialist IV, Customer Service Center.

**Motha Brundidge**, who was promoted from customer service specialist I to customer service specialist IV, Customer Service Center.

**Keith Chatman**, who was promoted from supervisor, Account Relations, to manager, Account Relations East.

**Anne Marie Christian**, who was promoted from staff auditor II to senior auditor, Internal Audit.

**Brianna Cogliano**, who was promoted from pre-processing specialist to lead imaging specialist, Imaging.

**Jenny Coleman**, who was promoted from compliance specialist I to advertising compliance analyst II, Compliance.

**Brittany Covington-Bell**, who was promoted from account manager I, Client Services, to account manager III, Account Manager LAS.

**Antonio Davis**, who was promoted from bindery support specialist I to bindery technician I, Bindery.

**Tricia Davis**, who was promoted from customer service specialist I, Customer Service Center, to associate administration trainer, Administration Training.

**Dennise Dean**, who was promoted from accounting specialist II, Policy Service, to process audit specialist, Post-Sales PIC.

**Katherine Decarlo**, who was promoted from marketing manager III, Group Implementation, to broker account executive I, ABS Broker Support.

**Christie Dennis**, who was promoted from accounting specialist III, Premium Process LAS, to account manager III, Account Manager LAS.

**Kea Denson**, who was promoted from supervisor, Wingspan, to manager, account relations ops, EC-MLA.

**Tabatha Denson**, who was promoted from accounting specialist I to accounting specialist II, LAS Reconciliation.

**Cassandra DeVeaux**, who was promoted from supervisor, Client Services, to manager, Premium Processing LAS.

**Meagan Dinkins**, who was promoted from business process analyst II, Quality Assurance, to business process analyst III, Direct Sales.

**Diane Drake**, who was promoted from executive assistant III to financial planning coordinator, Planning and Rerating.

**Amber Dubose**, who was promoted from customer service specialist II to customer service specialist III, Customer Service Center.

**Christopher Ehrhart**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Claire Ennis**, who was promoted from lead specialist to business process analyst I, Post-Sales PIC.

**David Feaster Jr.**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Pamela Ferguson**, who was promoted from account relations executive III to account relations exec IV, Account Relations East.

**Amanda Fields**, who was promoted from associate compensation specialist I to associate compensation specialist II, Field Compensation.

**Grace Florez-Maldonado**, who was promoted from translator coordinator, Marketing Print/Communications, to operations analyst II, Support Services OH.

**Aisha Ford-Banks**, who was promoted from accounting specialist III to lead specialist, Premium Processing LAS.

**Robin Fuller**, who was promoted from executive assistant I to executive assistant II, IT.

**Alayne Gamache**, who was promoted from senior operations analyst to resource manager, Admin. Operations.

**Matthew Ginter**, who was promoted from senior manager, National Accounts, to second vice president, Broker Sales.

**Shirley Goodman**, who was promoted from claims specialist I, Claims, to claims research analyst, Research and Resolution.

**Susan Goodsell**, who was promoted from supervisor, Employee Communications, to manager, Employee Communications.

**Veronica Goodwin**, who was promoted from accounting specialist II, Premium Collection and Billing, to accounting specialist III, Major Group Accounts.

**Whitney Goodwin**, who was promoted from accounting specialist II, Premium Collection and Billing, to quality auditor, Quality and Audit.

**Amylie Guzman**, who was promoted from customer service specialist I to lead specialist, Customer Service Center.

**Tracy Hamilton**, who was promoted from financial systems analyst I to financial system accountant III, Financial Control.

**Ashley Harmon**, who was promoted from account services specialist III, New Business, to quality auditor, Quality and Audit.

**Tonya Harrington**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Kalieshia Henderson**, who was promoted from accounting specialist III, Premium Processing LAS, to quality auditor, Quality and Audit.

**Charlene Hendrix**, who was promoted from marketing manager II to group implementation coordinator III, Group Implementation.

**David Hewitt**, who was promoted from senior manager, broker sales effectiveness to vice president, Broker Sales.

**Maki Hishikawa**, who was promoted from senior international regulatory affairs consultant to second vice president, Federal Relations.

**Valerie Hoefler**, who was promoted from admin support specialist IV to account services specialist III, Major Group Accounts.

**Frances Holecek**, who was promoted from account relations executive III to national enrollment coordinator, Group Implementation.

**Maleea Holsendolph**, who was promoted from accounting specialist I, LAS Reconciliation, to accounting specialist II, Premium Processing.

**Jamon Horton**, who was promoted from account service specialist III to operations analyst II, Claims Strategy Planning and Support.

**Wanda Horton**, who was promoted from executive assistant II to operations analyst I, Compliance.

**Kathy Houston**, who was promoted from senior operations analyst, Business Analytics, to resource manager, IT.

**Darryl Hunter Jr.**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Cara Ibrahim**, who was promoted from operations analyst I, Policy Service, to market development analyst II, Field Force Planning.

**Jacob Ingvalson**, who was promoted from manager, Sales and Marketing, to senior manager, Strategic Partnerships.

**Ayana Jackson**, who was promoted from account service specialist III to lead specialist, NAS-New Accounts.

**Sabrina Jackson**, who was promoted from account manager I to account manager II, Client Services.

**Joshua Jesus**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Nattacha Jimenez**, who was promoted from customer service specialist I, Policy Service, to account services specialist III, NAS-New Accounts.

**Deedee Johnson**, who was promoted from key account manager to second vice president, Strategic Sales and Specialty Marketing.

**Eric Johnson**, who was promoted from account manager II to account manager III, Client Services.

**Trent Johnson**, who was promoted from bindery support specialist I, Bindery, to digital press technician I, Digital Print.

**Carrie Jones**, who was promoted from account manager I, Client Services, to account manager III, Account Manager LAS.

**LaTonya Jones**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Tabitha Joyner**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Sean Kelly**, who was promoted from corporate sponsorships coordinator to senior coordinator, sponsorships, Motorsports and PGA Tour OH.

**Cindy Lama**, who was promoted from senior compliance analyst to compliance consultant, Compliance.

**Kathy Latimer**, who was promoted from senior manager, Training Delivery to second vice president, Field Force Consulting.

**Nathaniel Lokey Jr.**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Charles Long Jr.**, who was promoted from customer service specialist I, Customer Service Center, to accounting specialist III, Major Group Accounts.

**Connie Love**, who was promoted from account enrollment executive to account relations executive III, Account Relations East.

**Kristie Lundy**, who was promoted from risk management analyst to product manager, AG Risk Management.

**Kristen Martin**, who was promoted from customer service specialist I to customer service specialist IV, Customer Service Center.

**Charlotte McElveen**, who was promoted from contract specialist I to contract specialist II, Sales Contracting and Compensation.

**Eric Meeks**, who was promoted from claims specialist I, Claims, to operations analyst I, Business Analytics.

**Catina Melton**, who was promoted from customer service specialist IV to lead specialist, Customer Service Center.

**Charles Miller**, who was promoted from knowledge management coordinator to senior knowledge management coordinator, Administration Training.

**Sharon Morton**, who was promoted from supervisor to manager, Customer Service Center.

**Betty Newman**, who was promoted from accounting specialist I to accounting specialist II, LAS Reconciliation.

**Dione Nicholson**, who was promoted from investigative analyst, Special Investigations, to compliance data analyst, Aflac Trust.

**Brandee Nolen**, who was promoted from account relations specialist II, Client Services, to accounting specialist III, Major Group Accounts.

**Christopher O'Brien**, who was promoted from specialist III to investigator I, Special Investigations.

**Alisha Odom**, who was promoted from accounting specialist I, LAS Reconciliation, to accounting specialist II, Premium Proc.

**Brandy Ogletree**, who was promoted from accounting specialist II to account service specialist III, Benefit Services-Claims.

**Alex Ortiz**, who was promoted from specialist II, Field Compensation Core Processing, to specialist III, Special Investigations.

**Kristin Parks**, who was promoted from accounting specialist I, LAS Reconciliation, to accounting specialist II, Premium Proc.

**Gary Perkins**, who was promoted from business process analyst I, Market Conduct Exam, to compliance business analyst, Aflac Trust.

**Wanda Perper**, who was promoted from investigator I to investigator III, Special Investigations.

**Tracey Pickett**, who was promoted from purchasing specialist III to senior purchasing specialist, Purchasing VMO.

**Lindsey Pierce**, who was promoted from customer service specialist I, Policy Service, to process audit specialist, Post-Sales PIC.

**Lisa Pike**, who was promoted from senior financial planning consultant to manager, financial planning, Planning and Rerating.

**Lakisha Powell**, who was promoted from accounting specialist I to accounting specialist II, LAS Reconciliation.

**Rachna Prasad**, who was promoted from account manager I to account manager II, Client Services.

**Tina Quesnell**, who was promoted from claims specialist II to lead specialist, Claims.

**John Rabon**, who was promoted from manager to senior manager, IT.

**Damaris Rhodes**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Chanel Rice**, who was promoted from account service specialist II, New Business, to account services specialist III, Major Group Accounts.

**Norma Rivera**, who was promoted from customer service specialist I to customer service specialist IV, Customer Service Center.

**Shanita Rockeymore**, who was promoted from customer service specialist II to customer service specialist IV, Customer Service Center.

**William Rountree**, who was promoted from customer service spec III to customer service specialist IV, Customer Service Center.

**Sheila Rushing**, who was promoted from accounting specialist II to accounting specialist III, Premium Collect and Billing.

**Joycelynn Sanchez**, who was promoted from communications specialist III, Document Control, to business process analyst I, Post-Sales PIC.

**Sheronda Sanders**, who was promoted from accounting specialist I, LAS Reconciliation, to accounting specialist II, Policy Service LAS Operations.

**Angel Santiago-Monroe**, who was promoted from customer service specialist II to lead specialist, Customer Service Center.

**Tamara Saunders**, who was promoted from training development specialist, Training Content, to business process analyst I, Recruiting and Training Overhead.

**Kristin Sellers**, who was promoted from business process analyst I, Claims Strategy Planning and Support, to supervisor, Customer Service Center.

**Anuja Shah**, who was promoted from staff auditor I to staff auditor II, Internal Audit.

**Brandy Shelley**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Karen Sikking**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Pankaj Singh**, who was promoted from second vice president, Analytics, to vice president, Sales Strategy.

**Kristi Smith**, who was promoted from compliance accountant I, Compliance, Policy and Reporting, to investment accountant III, Investment Accounting.

**Richard Sowers**, who was promoted from customer service specialist I to customer service specialist III, Customer Service Center.

**Cody Sparks**, who was promoted from business process analyst I to strategic sourcing consultant, Sales and Marketing.



**Yvette Spencer**, who was promoted from change management training coordinator to business process consultant, Sales Lead.

**Robin Staton**, who was promoted from senior research specialist to lead specialist, Research and Resolution.

**Jeremy Strickland**, who was promoted from account service specialist I, Pre-Sales PIC, to market analyst I, Sales Reporting.

**Lasasaveta Stringer**, who was promoted from customer service specialist II to customer service specialist IV, Customer Service Center.

**Janice Taylor**, who was promoted from accounting specialist I, LAS Reconciliation, to accounting specialist II, Premium Processing.

**Katrina Taylor**, who was promoted from customer service specialist II to customer service specialist IV, Customer Service Center.

**Sarah Thacker**, who was promoted from group underwriter II to senior group underwriter, AG Risk Management.

**Kimicha Thomas**, who was promoted from customer service specialist IV, CSC Aflac Group, to lead specialist, Customer Service Center.

**Heather Thompson**, who was promoted from senior account relations executive to manager, Account Relations East.

**Laura Thompson**, who was promoted from executive assistant I to executive assistant III, IT.

**Tina Thompson**, who was promoted from customer service specialist II, Customer Service, to account manager III, Account Manager LAS.

**Nicole Threatt**, who was promoted from customer service specialist I to customer service specialist IV, Customer Service Center.

**Jeremy Tipton**, who was promoted from second vice president, National Broker Marketing to vice president, Exchanges.

**Mark Tomasini**, who was promoted from marketing manager II to group implementation coordinator III, Group Implementation.

**Stephanie Turgeon**, who was promoted from group product marketing consultant, Group Marketing, to product manager, AG Risk Management.

**Adriana Tyler**, who was promoted from claims specialist III, Claims, to quality auditor, Quality and Audit.

**Angelic Wade**, who was promoted from lead specialist to supervisor, operations, Claims.

**Scott White**, who was promoted from supervisor, Business Tech Solutions, to manager, Channel Management.

**Gwendolyn Whitman**, who was promoted from account manager I to account manager II, Client Services.

**Alicia Wille**, who was promoted from financial systems accountant I to financial systems accountant III, Financial Control.

**Britt Wilson**, who was promoted from supervisor, Southeast Territory Admin, to business development manager, Pacific Territory Admin.

**Michelle Wilson**, who was promoted from quality analyst to resource manager, Business Services.

**Heather Wisham**, who was promoted from specialist, Claims, to business process analyst I, Post-Sales PIC.

**Chianta Woodard**, who was promoted from business process analyst II, Process Alignment and Control, to product implementation coordinator, AG Risk Management.

**Laurie Woodson**, who was promoted from state legislative consultant to manager Government Relations-State.

**Tamara Woodson**, who was promoted from lead specialist, Claims, to supervisor, Customer Service Center.

**Rolanda Young**, who was promoted from customer service specialist I, Customer Service Center, to account services specialist III, NAS-New Accounts.

■■■■■■■■■■■■■■■■■■■■ GRADUATIONS ■■■■■■■■■■■■■■■■■■■■■

**Renee James**, Pre Processing, Aflac Group, graduated from Capella University with a master's degree in Industrial/Organizational Psychology on June 30, 2013.

**LaSada L. Owens III**, Customer Service Center, graduated from Columbus State University with a Bachelor of Business Administration with a major in Business Management on Dec. 9, 2013.

■■■■■■ PROFESSIONAL DEVELOPMENT ■■■■■■■

**Crisa McCarty** and **Ruby Jones**, both Administration Training, presented a breakout session at the Training 2014 Magazine Conference and Expo in February. A panel of judges accepted Crisa's training material, Building a Winning Game Plan with Practical Elements, from numerous entries.

■■■■■■■■ EDUCATIONAL ACHIEVEMENTS ■■■■■■■

Lindsey Esposito, daughter of **Christine Esposito**, NY Administration, made the dean's list at Siena College for the fall 2013 semester.

Ebonee McCrory, sophomore at Hardaway High School, daughter of **Stephanie McCrory**, Policy Service, made all A's during the third semester at Hardaway High School.

Congratulations to the 2014 Northside High School graduates:

- Dawon Clark, son of **Shena Woods**, PS Operations.
- Ellen Clegg, daughter of **Gail Clegg**, Center of Excellence/Quality
- Landon Edmondson, daughter of **Jackie Edmondson**, PIC Channel
- Trent Nobles, son of **Lisa McDaniel**, DSC Columbus, Georgia

■■■■■■■■■■■■■■■■■■■■ TYING THE KNOT ■■■■■■■■■■■■■■■■■■■■■

**Rhonda Brown**, Claims, married Craig German on Jan. 18.

■■■■■■■■■■■■■■■■■■■■ NEW ARRIVALS ■■■■■■■■■■■■■■■■■■■■■

**Shatina Frazier**, Administration Training, and husband **Kerry Frazier**, Customer Service Center, welcomed baby boy Nyko Shamor Frazier, on May 10, 2013.

**Xuan Gu**, Actuarial, and her husband, Ryan Rhyce, celebrated the birth of their daughter, Audrey Belle Rhyce. Audrey was born on Jan. 3.

**Sonya Henderson**, Talent Acquisition, celebrated the birth of her daughter, Skyler Victoria Martin, born on Jan. 24.

**Jeff Hendrickson**, Comm. and Content Marketing, and his wife, Dawn, celebrated the birth of their daughter, Brooklyn Grace Minty Hendrickson, on Feb. 25.

**Karyn Justice Jordan**, Marketing Print, welcomed her granddaughter on Jan. 23.

**Laura Kinsman**, Travel, Meetings and Incentives, welcomed her grandson, Levi Stone Robertson, born March 1.

**Valerie McClung**, Travel, Meetings and Incentives, and her husband, **Keith McClung**, Broker Services, welcomed their son, Drake Elwood McClung, on Jan. 6.

**Jacqueline Burchfield Tyo**, Compliance, and her husband, Brian Tyo, welcomed a son, Mason Stanley Tyo, on Dec. 23, 2013.

**Kristen Williams**, Account Relations, and her husband, Lucas, celebrated the birth of their baby boy, Aydan Brian, on Feb. 27.

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**Sharon Nelson** and **Edythe Canonero**, Sales Assurance Services and NAS-Café Plan Services respectively, wish to express their thanks to all of their Aflac family for their prayers, donations, thoughts and flowers after the passing for their mother/mother-in-law, Annie Rose Nelson, on Jan. 31.

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JaCorrie Williams and LeDeighja Williams, son and daughter of **LaSada L. Owens III**, Customer Service Center, participated in the play production, We are the Dream, held at Liberty Theater February 20-23.

**Kevin Robinson**, Claims, recently wrote his first book, G.O.A.T. 50, published Dec. 16, 2013.

■■■■■■■■■■■■■■■■■■■■ SYMPATHIES ■■■■■■■■■■■■■■■■■■■■■

Members of the Claims department extend sympathies to **Heidi Longtin** on the loss of her brother, **Jonathan Longtin**, Process Innovation and Control, who passed away April 21.



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# AFLAC'S 2013 Year in Review

Aflac Incorporated's 2013 Year in Review was released in late March with the theme **"Spreading Our Wings, Protecting Our Policyholders."**

The theme is a reflection of how Aflac strives to expand reach and provide financial protection to customers. Doing so will help ensure that Aflac remains the number one provider of voluntary insurance products at the worksite in the United States, and the number one life insurance company in terms of individual policies in force in Japan.



We provide financial protection to more than 50 million people worldwide, while also delivering value to shareholders. Everyone in the Aflac family is an integral part of helping to position Aflac for further growth and success, and the 2013 Year in Review provides important insight into strategies and initiatives while highlighting 2013 company results. Access an electronic copy by going to:

➔ [Aflac.com](http://Aflac.com) > *Investors* > *Financial Reporting*.



**WE WANT TO HEAR FROM YOU!** Scan the QR code to the right to send your news, ideas and suggestions for stories or email [employeematters@aflac.com](mailto:employeematters@aflac.com).

