



To Whom it May Concern:

A few months ago I was contacted by Paul Choi and Josh Pincus with Aflac. When we first sat down together I explained that we had offered Aflac to our employees before and that our staff had some difficulties when they attempted to submit claims. Eventually we decided that if our people weren't able to get their claims paid that it didn't make sense for us to continue offering Aflac to our employees since we didn't feel like it was fair to have them spending money on programs they couldn't easily use.

Josh and Paul assured me that if I gave Aflac another chance that I wouldn't be sorry. The way they explained the programs to my employees was much clearer than the way the plans had been explained in the past and I genuinely believe that my employees better understood what they were signing up for this time. The follow up I have seen since we enrolled on everything from billing to claims has also been great. I was surprised to see that Paul and Josh showed up to my office just to help one of my employees file her first Aflac claim for something that happened only a month after her coverage went into effect.

The experience we have had through Josh and Paul has been everything they assured me it would be in our first meeting. They have done the majority of the work, accommodated our hectic schedules, made the billing process simple, and most importantly made sure that our employees understand the new benefits we are now making available through Aflac. Our staff was very appreciative of the new benefit options and many of them elected to enroll in some sort of coverage. Thank you very much for being true to your words and please feel free to use us as a reference.

Sincerely,

Monroe Zeffert

President

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