

*Spotting a new opportunity to adjust for reduced margins in an HDHP market ...*

**is not as hard as you think.**

**Aflac offers HSA-compatible plans under the following lines of business:\***

- Accident
- Short-Term Disability
- Cancer/Specified-Disease
- Hospital Confinement Indemnity
- Hospital Intensive Care
- Dental
- Vision
- Long-Term Care
- Life

\*Not all states offer HSA-compatible plans. All policies may not be available in all states.

*Let Aflac help you maximize high deductible health plan (HDHP) participation while minimizing cost-shifting fears by:*

- Easing the worry that the health savings account (HSA) may not have enough money to cover out-of-pocket expenses like deductibles, copayments, and other treatment-related costs.
- Paying cash benefits to policyholders (unless otherwise assigned) that can be used however they choose—toward everyday living obligations like mortgage or rent payments, utilities, food, or gas.
- Giving policyholders the option of not depleting their HSA, thereby maximizing its benefits and allowing the account to grow for future needs.



**Aflac**®