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MEMORANDUM

TO: DFCS County Directors January 24, 2006

Regional Directors Accounting Staff

FROM: Alan Davis

Subject: AFLAC and other DHR Approved Insurance Companies

There are three AFLAC programs authorized for payroll deductions. These three programs are cancer, life and intensive care.

No insurance company under the State of Georgia Cafeteria Plan is allowed to add any additional coverages as a payroll deduction, except those offered via the Flexible Benefits Program.

Employees wishing to have additional coverage with AFLAC will need to work with AFLAC Representatives to set up direct pay to the insurance company for the policy.

If an insurance representative has questions about this policy, please ask them to call Annette Snow with Employee Benefits at 404-651-5049.

Reference: E-mails from Rebecca Burton (8/12/2003), Alan Davis (7/23/2003), and Annette Snow (1/24/2006)