



A Trusted Benefits Partner for All Types of Employers

A few years back, AJ Chrest left her job in pursuit of a new career path that would allow her to help others while maintaining her personal ethical standards. Turns out, she found something she didn't even know she was looking for. Chrest is now district coordinator for Aflac, 2205 Washington; she joined the company four years ago and has been in the coordinator position for 2-and-a-half years.

"I went to what I considered to be a practice job interview. I didn't really think it was the job for me," she acknowledged. "But then I learned about Aflac's unwavering ethics. This is literally what attracted me to the company and I have never regretted the decision. It was a God thing."

Chrest isn't the only one to sing the praises of Aflac's ethics. It is among the Top 100 World's Most Ethical Companies and has appeared on Ethisphere's list every year since the recognition began in 2007. Aflac is the only insurance company to earn this long-term recognition.

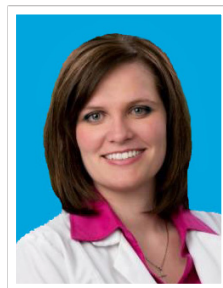
This is why Aflac's clients can count on fairness and expediency from all its agents, noted Chrest, a Great Bend High School graduate. "This is another unique thing," she said. "Each of the eight local agents in our nine-county service area is independent. I help these independent agents achieve their goals in areas such as customer service and training. Thanks to them, our growth has doubled in the last few years."

Many people may not realize that Aflac agents do NOT offer property and casualty coverage or major medical insurance. "However, we supplement major medical. You may already offer your employees medical insurance but they incur out-of-pocket expenses that aren't covered. Aflac provides cash benefits to help with unexpected medical and daily living expenses."

Chrest also emphasized that while Aflac does offer some individual policies, in a large majority of cases, "our agents are business partners with business owners. We help businesses with strategies for employee benefits and offer advice about retention and staying competitive. And we rely on face-to-face interaction as much as possible.

"In addition," she continued, "we have partnerships with other insurance carriers to ensure we bring the appropriate strategy to a particular business."

Aflac agents are "the front line for our policyholders," Chrest added. "If we had a bunch of hoops to jump through or a lot of fine print to decipher, it would make our jobs miserable. But the great thing is, Aflac wants to pay its customers and the company has an easy process to do so. Payment is usually the next day."



Because of this philosophy, Aflac has gained the trust of more than 50 million people worldwide and is the number-one supplement insurance company. Locally, the district office meets, and exceeds, standards.

And now for the Aflac Duck – the spokesquacker that resulted from a "daring advertising campaign." Chrest has heard many stories about how the Aflac Duck was born but the real story is this. "An advertising team was sitting around a table. Someone at that table kept repeating 'Aflac, Aflac, Aflac ...' Then someone else said 'you sound like a duck.'"

And by the way, Aflac stands for American Family Life ASSURANCE Company. The local office on Washington has been here for 17 years but Aflac has had a presence in the community for at least 25 years.

There are three other local locations, including home offices. Chrest can point customers in the right direction; her number is 620-639-5283.

Three brothers founded the company in 1955 and went on to invent cancer coverage; Aflac's contributions to childhood cancer research and treatment exceed \$100 million. The company established the Aflac Cancer and Blood Disorders Center at Children's Healthcare of Atlanta.

This, Chrest said, is just one illustration of Aflac's commitment to corporate social responsibility. The company is "committed to earning your respect through our actions."

Locally, Aflac representatives support a number of organizations such as the Family Crisis Center, Central Kansas CASA, Barton County Young Professionals, Chamber of Commerce, Camp Hope Heartland, Golden Belt Humane Society and others.

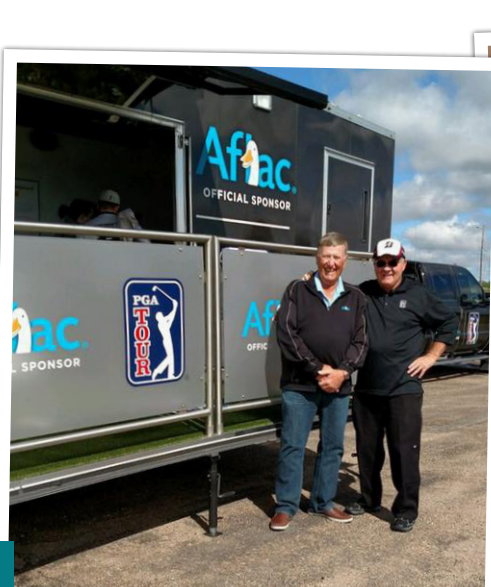
Chrest looks back on her entry into the Aflac Way and recalls that this type of community service and spirit is common in Great Bend.

"When I made the sudden decision to change career paths, I received support from many local business owners. They also support our independent agents and their community. It is actually hard to put into words. But the business community here wants to see another person succeed.

"In our position of working with companies," she continued, "we see the business climate up close. We all know it hasn't been exceptional in recent years. However, local business owners are optimists – real glass-half-full kind of people. And they are business savvy too. They understand business cycles and look to the future."

58% of employees say they're at least somewhat likely to take a job with slightly lower pay but a more robust benefits package.

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