

5%	Aflac Workplace Group Plan Benefits Discount The employer offers and sponsors either a Disability or Accident Aflac product
5%	Employer Sponsored Health Insurance Plan The employer agrees to offer and maintain an employer-sponsored health plan with at least a 75% participation rate.
5%	Pre-employment Medical Examination Program The employer agrees to require pre-employment medical examinations of all new and rehired employees subsequent to post-offer pre-employment screening to establish pre-existing conditions.
5%	Drug Screening Program The employer must require all new and returning applicants to submit to a post-offer pre-employment screening to detect the illegal use of drugs. The insured agrees to maintain a drug-free workplace.
5%	Light Duty Return to Work Program The employer must have a written return to work program that includes the following: <ul style="list-style-type: none"> •An accurate functional job description for all employees •A program to maintain contact with employees recovering at home •Transitional employment •Commitment to provide modified duty work to return an injured worker to the workplace •A written return-to-work policy statement is posted where all employees may see it.
10%	Business Practices The employer has been in the same business for at least three years and during that period the experience modification has averaged 1.00 or better.
7%	Active Safety Program <ul style="list-style-type: none"> •The employer has a written safety plan covering all aspects of employer's operations. •The plan is administered by a safety manager or a safety coordinator. •All claims are tracked to conclusion. •Regular meetings are held to review, improve and reinforce the plan. •A formal accident investigation plan is in place.
7%	Employee Assistance Program The employer has a written program in place to assist employees with personal issues that adversely affect job performance. The personal issues may include but are not limited to: stress, depression, drug addiction, alcohol abuse, marital problems, domestic violence and dependent care. A written Employee Assistance Program statement is posted where all employees may see it.
5%	Video Surveillance The employer has installed and maintains a video surveillance system monitoring the work areas of the business.

Eligibility

- An officer/owner of the insured business must acknowledge the in-place programs by initials and sign below.
- Failure to maintain the program will require the Company to eliminate the credit as of the date of the credit.
- Maximum allowable work place safety credit is 25%.

Insured: _____ test _____ FEIN _____ 99-9999999 _____

Officer/Owner Signature _____ Date _____

Print Name _____ Title _____

Agent's Name _____ Signature: _____