

Agent Self-enrollment (00316 and 0BTM1)

- An agent can access the enrollment flow for account 00316 via their Direct Sales page
- If an agent has not set up their direct commissions already, this process will remain BAU

The screenshot displays the Everwell Direct Sales interface. At the top, the Everwell logo (powered by Afiac) is on the left, and navigation links for 'Groups', 'Direct Sales', and 'Demo Demo' are on the right. A light blue banner below the header contains an important notice: 'Important: Enhancements have been made to Everwell. Click here to view the enhancements for November or previous enhancements.' Below this, the 'Groups' section is active, featuring a search bar and two buttons: 'Create Prospect' and 'Create Active Group'. A sidebar on the left contains a 'Filters' panel with dropdown menus for 'State', 'Group Size', 'Group Status', 'Days Until Renewal', and 'Group Type', along with a 'Reset Filters' button. The main content area shows 'Groups (0)' and a message: 'Start Managing Your Groups! Please click one of the buttons to get started', with 'Create Prospect' and 'Create Active Group' buttons. The footer includes a help link, support number (855-411-4427), and legal information (HIPAA / Privacy Policy, Terms and Conditions).

Agent Self-enrollment (00316 and 0BTM1)

Direct Sale (Normal Setup)

The screenshot shows the Everwell Direct Sales interface. A modal dialog titled "Welcome to Direct Sales" is open, providing instructions and input fields for "Writing Number" (A1234) and "SIT Code" (25). The background interface includes a "Groups" section with filters and buttons for "Create Prospect" and "Create Active Group".

everwell
powered by Aflac

Groups Direct Sales Demo Demo

Important: Enhancements have been made to Everwell. Click [here](#) to view the enhancements for November or previous enhancements.

Groups

Filter or search your list of groups below or create a new one by clicking to the right.

Create Prospect Create Active Group

Filters

State: Select

Group Size: Select

Group Status: Select

Days Until Renewal: Select

Group Type: All

Reset Filters

Welcome to Direct Sales

You can now sell policies directly to individuals who are not part of a group. Select your Writing Number and SIT Code. Your Default Commission Schedule will be set automatically. You can change your Default Commissions at any time. Changes must be completed prior to beginning enrollment or by creating a new Aflac Commission and adding it to the completed enrollment.

Writing Number: A1234

SIT Code: 25

Cancel Continue

Questions? Difficulty using the site? We're here to help. Support: Everwell 855-411-4427

Legal Information
HIPAA / Privacy Policy
Terms and Conditions

Direct Sales View

The screenshot shows the Everwell Direct Sales interface with a "Direct Sales" view. A "Customers (1)" table is displayed, showing one customer: "Demo, Demo (self)". The table includes columns for Customer, Resident State, Products, Date of Birth, SSN, Date Created, Alerts, and Quote. A search bar is present above the table.

everwell
powered by Aflac

Groups Direct Sales Demo Demo

Direct Sales

Create New Customer

Customers Producers Commissions Enrollments Reports

Customers (1)

Search by Name or Last 4 of SSN

Customer	Resident State	Products	Date of Birth	SSN	Date Created	Alerts	Quote
Demo, Demo (self)		0 Plans		Show XXX-XX-3333		?	

Questions? Difficulty using the site? We're here to help. Support: Everwell 855-411-4427

Legal Information
HIPAA / Privacy Policy
Terms and Conditions

Agent Self-enrollment (00316 and 0BTM1)

- The system will automatically display a row that represents the agent.
 - Agent Info:
 - First and Last Name as determined by agent account info
 - SSN as determined by the agent account info
 - All other info will be blank by default as this info is not provided currently in the agent record

The screenshot displays the Everwell Direct Sales interface. At the top, the Everwell logo (powered by Aflac) is on the left, and navigation links for 'Groups', 'Direct Sales', and 'Demo Demo' are on the right. The main heading is 'Direct Sales', with a 'Create New Customer' button. Below this is a navigation bar with tabs for 'Customers', 'Producers', 'Commissions', 'Enrollments', and 'Reports'. The 'Customers' tab is active, showing a search bar and a table with one customer record.

Customer	Resident State	Products	Date of Birth	SSN	Date Created	Alerts	Quote
Demo, Demo (self)		0 Plans		Show XXX-XX-3333		ⓘ	

At the bottom of the interface, there is a footer with the text: 'Questions? Difficulty using the site? We're here to help.' and 'Support: Everwell 855-411-4427'. Below that, a dark grey bar contains links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions'.

Beginning Self Enrollment – Agent Profile Setup

- Upon selecting to enroll themselves the system will prompt the agent to complete their profile
- Information that is captured already in their agent account info is non editable
- This setup only needs to be done once. If the agent chooses to enroll later after completing this setup the system will not re-prompt to complete this info

The screenshot shows the Everwell (powered by Aflac) interface for Direct Sales. A modal window titled "Add Your Personal Info" is displayed, prompting the user to complete their profile before enrolling in Aflac Individual coverage. The form includes the following fields:

- Agent Name:** A text input field containing "Demo", followed by a "MI" dropdown menu, another text input field containing "Demo", and a "Suffix" dropdown menu.
- Gender:** A dropdown menu with "Select" as the current selection.
- Preferred Language:** A dropdown menu with "English" as the current selection.
- Date of Birth:** Three dropdown menus for "Month", "Day", and "Year".
- Social Security Number (optional):** A text input field containing "555-12-3333".
- Job Title:** A text input field containing "Job title".
- Job Duties:** A text input field containing "Job duties".

At the bottom of the modal, there are "Cancel" and "Continue" buttons. The background shows the "Direct Sales" page with a "Create New Customer" button and a sidebar with "Customers" and "Customer" sections.

Agent Profile Setup

Personal Info Setup

Required Fields – First Name, Last Name, Gender, Preferred Language, DOB, SSN, Job Title, Job Duties

The screenshot shows the 'Add Your Personal Info' form within the Everwell system. The form is titled 'Add Your Personal Info' and includes the instruction: 'Please complete your profile before enrolling in your Aflac Individual coverage.' The form fields are as follows:

- Agent Name:** First Name (text input: Demo), MI (text input: MI), Last Name (text input: Demo), Suffix (dropdown menu).
- Gender:** (dropdown menu: Male).
- Preferred Language:** (dropdown menu: English).
- Date of Birth:** Month (dropdown menu: January), Day (dropdown menu: 1), Year (dropdown menu: 1980).
- Social Security Number (optional):** (text input: 555-12-3333).
- Job Title:** (text input: Demo).
- Job Duties:** (text input: Demo).

Buttons for 'Cancel' and 'Continue' are located at the bottom right of the form.

Contact Info

Required Fields – Street Address 1, City, State, Zip, One Phone Number, Email, Policy Delivery Preference

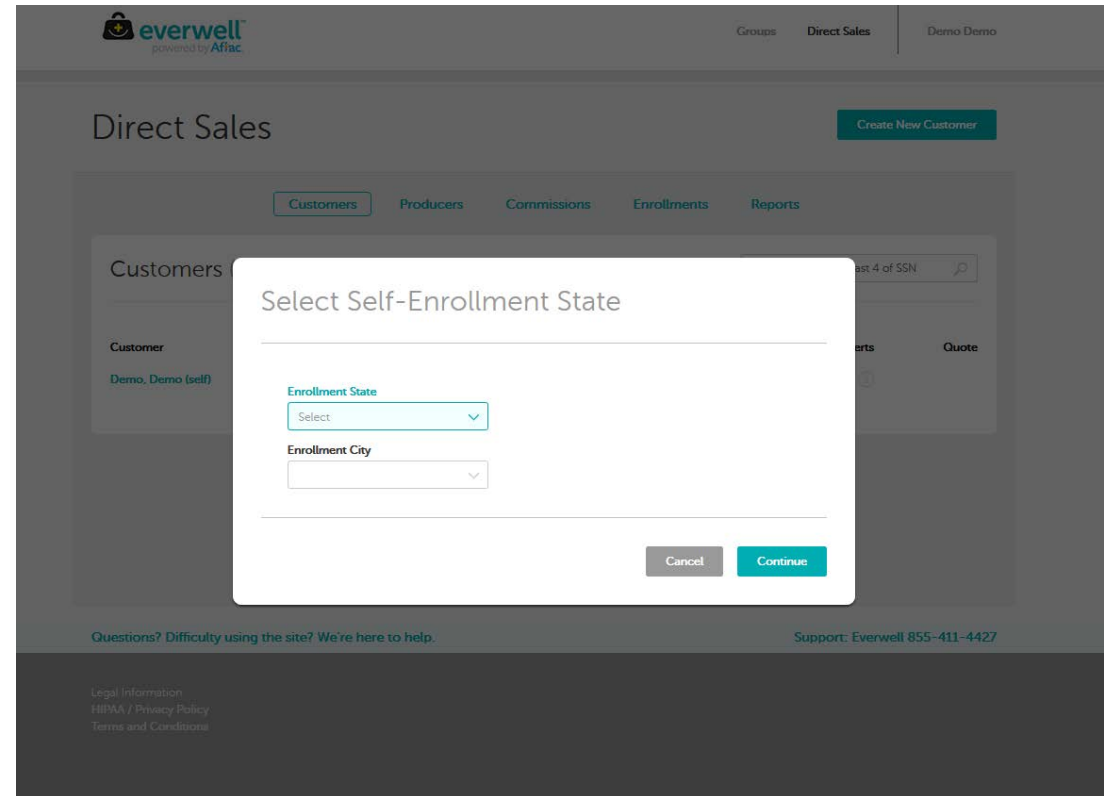
The screenshot shows the 'Add Your Contact Info' form within the Everwell system. The form is titled 'Add Your Contact Info' and includes the following fields:

- Street Address 1:** (text input: Street address 1).
- Street Address 2 (optional):** (text input: Street address 2).
- City:** (text input: City).
- State:** (dropdown menu: State).
- Zip Code:** (text input: Zip code).
- Home Phone:** (text input: Home phone).
- Cell Phone:** (text input: Cell phone).
- Email (optional):** (text input: sleeebtest+demo@gmail.com).
- Policy Delivery Preference:** (dropdown menu: Select).

Buttons for 'Back', 'Cancel', and 'Continue to Enrollment' are located at the bottom of the form.

Agent Self Enrollment

- After completing the user's profile the system will prompt for the intended Enrollment State and City
- User can only select NY if there is an active license present for NY
- If user selects a non NY state the system will prompt if this is for a Life or Non Life enrollment. This allows the system to determine which agent account the user needs to be enrolled in (00316 vs 0BTM1)



The screenshot displays the Everwell Direct Sales interface. At the top, the Everwell logo (powered by Aflac) is visible, along with navigation links for Groups, Direct Sales, and Demo Demo. The main header reads 'Direct Sales' with a 'Create New Customer' button. Below this is a navigation bar with tabs for Customers, Producers, Commissions, Enrollments, and Reports. The 'Customers' tab is active, showing a list of customers with a 'Demo. Demo (self)' entry selected. A modal window titled 'Select Self-Enrollment State' is overlaid on the screen. This modal contains two dropdown menus: 'Enrollment State' (currently showing 'Select') and 'Enrollment City' (currently empty). At the bottom of the modal are 'Cancel' and 'Continue' buttons. The footer of the page includes a help link 'Questions? Difficulty using the site? We're here to help.' and a support number 'Support: Everwell 855-411-4427'. Legal information links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions' are also present.

Agent Self Enrollment

Non NY Selection

The screenshot shows the Everwell Agent Self Enrollment interface. The background is a dark grey dashboard with the Everwell logo (powered by Aflac) in the top left. The main header is "Direct Sales" with a "Create New Customer" button. Below the header are navigation tabs: "Customers", "Producers", "Commissions", "Enrollments", and "Reports". The "Customers" tab is active, showing a list of customers with columns for "Customer" and "Quote". A modal window titled "Select Self-Enrollment State" is open in the foreground. It contains the following fields:

- Enrollment State:** A dropdown menu with "GA" selected.
- Enrollment City:** A dropdown menu with "Abbeville" selected.
- Which product category describes this enrollment?:** Two radio buttons, "Life" and "Non Life", both of which are unselected.

At the bottom of the modal are "Cancel" and "Continue" buttons. The footer of the dashboard includes "Questions? Difficulty using the site? We're here to help." and "Support: Everwell 855-411-4427".

NY Selection

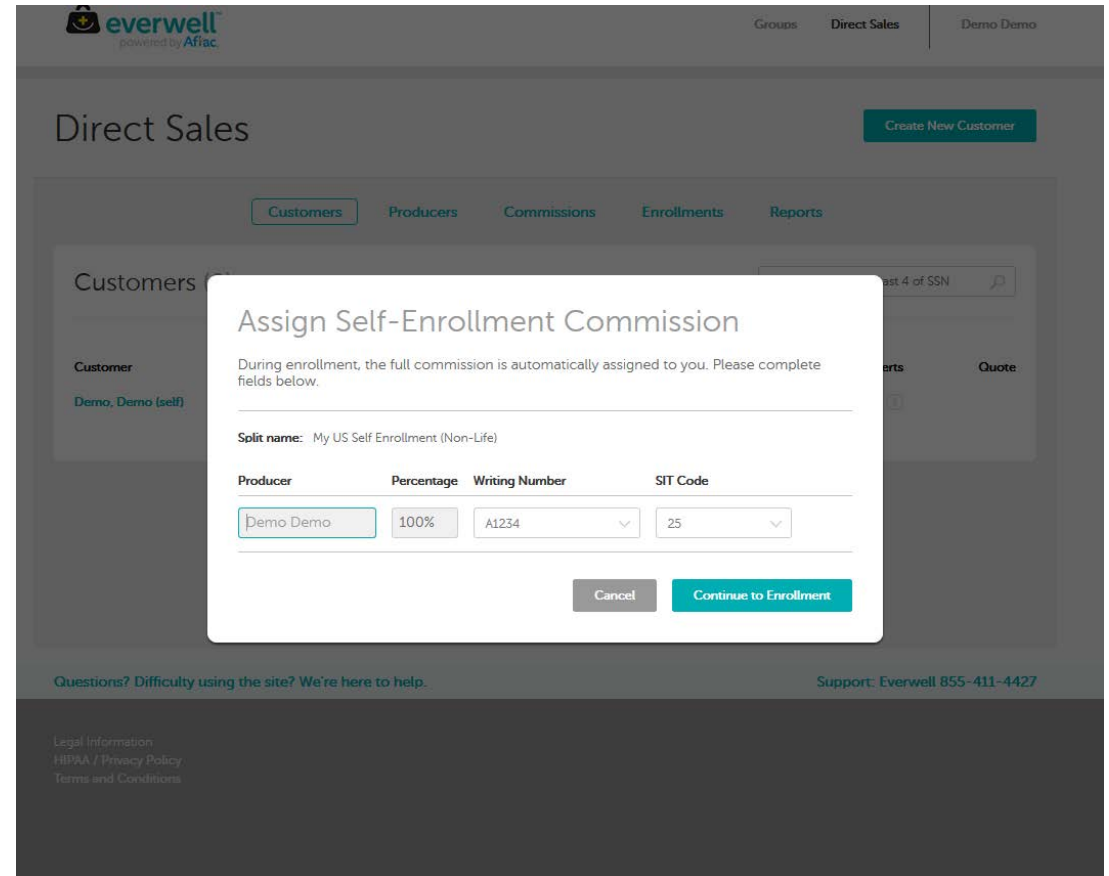
The screenshot shows the Everwell Agent Self Enrollment interface for a New York (NY) selection. The background is the same dark grey dashboard as the previous screenshot. The modal window titled "Select Self-Enrollment State" is open in the foreground. It contains the following fields:

- Enrollment State:** A dropdown menu with "NY" selected.
- Enrollment City:** A dropdown menu with "Accord" selected.

At the bottom of the modal are "Cancel" and "Continue" buttons. The footer of the dashboard includes "Questions? Difficulty using the site? We're here to help." and "Support: Everwell 855-411-4427".

Agent Self Enrollment Default Commissions

- The first time a user enrolls in either US Life (OBTM1), US Non Life (00316) or NY (N2293) coverage the system will prompt the user to set up their default commissions for that specific type of enrollment which corresponds to a default commission for those accounts.
- If an agent is enrolling themselves in US Non Life coverage for the first time the system will prompt them to save a default commission for their US Non Life enrollments



The screenshot displays the Everwell Direct Sales interface. A modal window titled "Assign Self-Enrollment Commission" is open, prompting the user to complete fields for commission assignment. The background shows the "Direct Sales" dashboard with navigation tabs for Customers, Producers, Commissions, Enrollments, and Reports. The modal contains the following information:

Assign Self-Enrollment Commission
During enrollment, the full commission is automatically assigned to you. Please complete fields below.

Split name: My US Self Enrollment (Non-Life)

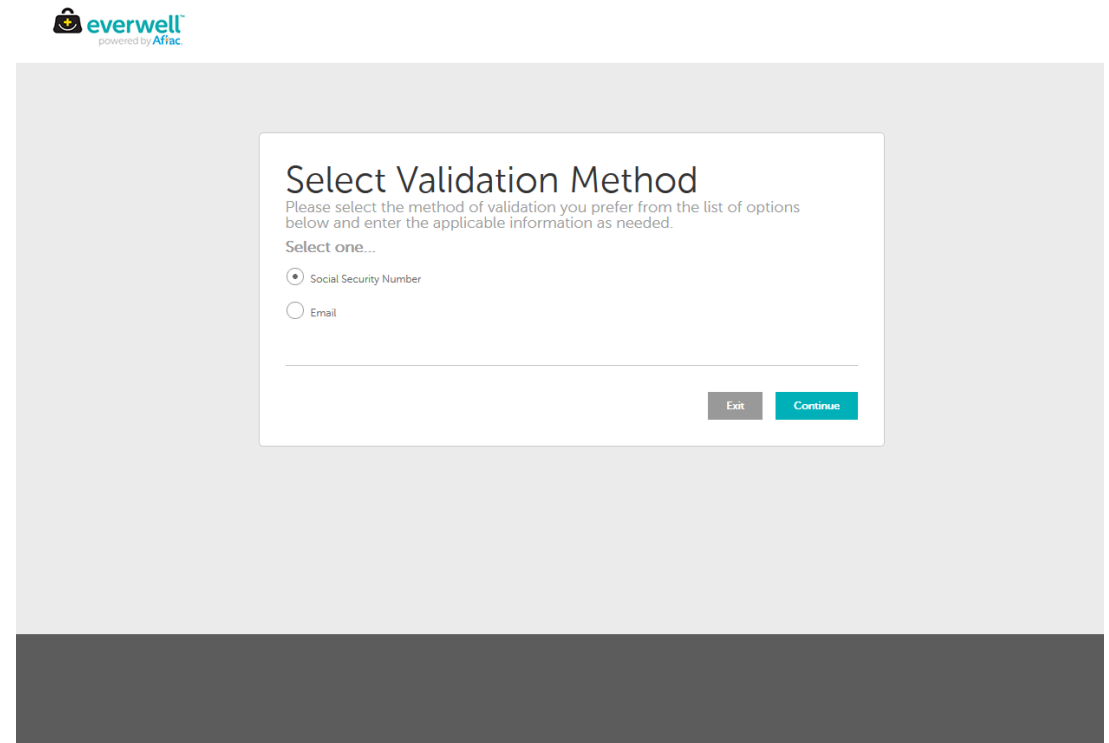
Producer	Percentage	Writing Number	SIT Code
Demo Demo	100%	A1234	25

Buttons: Cancel, Continue to Enrollment

Footer: Questions? Difficulty using the site? We're here to help. Support: Everwell 855-411-4427

User Verification

- After setting up their appropriate self enrollment default commission the system will SSO the user into the appropriate OBTM1, 00316 or N2293
- The flow from this point is the same as the normal payroll producer F2F flow but as the agent acting as the assisting producer for themselves.
- System will allow agent to authenticate using authentication methods available based on info saved on file (SSN, Email or Text)



The screenshot shows a web interface for Everwell, powered by Aflac. The main heading is "Select Validation Method". Below the heading, there is a sub-heading "Please select the method of validation you prefer from the list of options below and enter the applicable information as needed." followed by "Select one...". There are two radio button options: "Social Security Number" (which is selected) and "Email". Below the options is a horizontal line for text input. At the bottom right of the form, there are two buttons: "Exit" and "Continue".

User Enrollment

- After successfully authenticating themselves the system will re-prompt for the location of enrollment.
- If user selected a non NY state then the user will not be allowed to select NY at this point. If user selected NY then the user will confirm NY as their state of enrollment.
- System will only present states that the user is appointed to sell in.

A screenshot of a web form titled "Select Location of Enrollment". The form is white with a light gray border and is set against a light gray background. It contains two dropdown menus: "State of Enrollment" with "GA" selected and "City of Enrollment" with "Abbeville" selected. At the bottom of the form, there are three buttons: "Back" (gray), "Cancel" (gray), and "Continue" (teal).

Select Location of Enrollment

State of Enrollment
GA

City of Enrollment
Abbeville

Back Cancel Continue

User Enrollment

User Lands on Shop Page

everwell
powered by Aflac

Home Resources Enroll Support Demo Demo

When life changes, make sure your benefits keep up.

You can now enroll in your individual benefits.

Manage Your Personal Information Get Answers To Your Questions

Everwell
Thanks to your employer, you have the opportunity to explore your benefits offerings on the Everwell portal.
Everwell allows you to select the benefits options that best meet your needs.

In focus

Brochures and Documents

- Lumo Sum Critical Illness - no Cancer Rider
- Aflac Dental Level 3
- Aflac Cancer Care I

User can navigate to shop page for normal enrollment (screen example shows payroll products available for account 00316)

everwell
powered by Aflac

Home Resources Enroll Support Demo Demo

Benefits that keep you up with your life

Listed below are all the benefits available to you and your family. Click on each product below to view plans and make elections.

You have completed 0 of 5 elections
Your total cost: \$0.00 every month
[View Details](#)

Critical Illness
Helps with out-of-pocket costs if you're ever diagnosed with a covered major illness, such as cancer, a heart attack, or stroke.
[View Plans](#)

Hospital Indemnity
Lets you focus on you getting better by helping with out-of-pocket costs due to planned or unplanned hospital stays.
[View Plans](#)

Cancer
Cancer insurance can help you and your family better cope financially - and emotionally - if a positive diagnosis of cancer ever occurs.
[View Plans](#)

Vision
Take care of your vision with regular eye exams and get great values on eye care and eyewear products, too.
[View Plans](#)

Dental
[View Plans](#)

User Enrollment

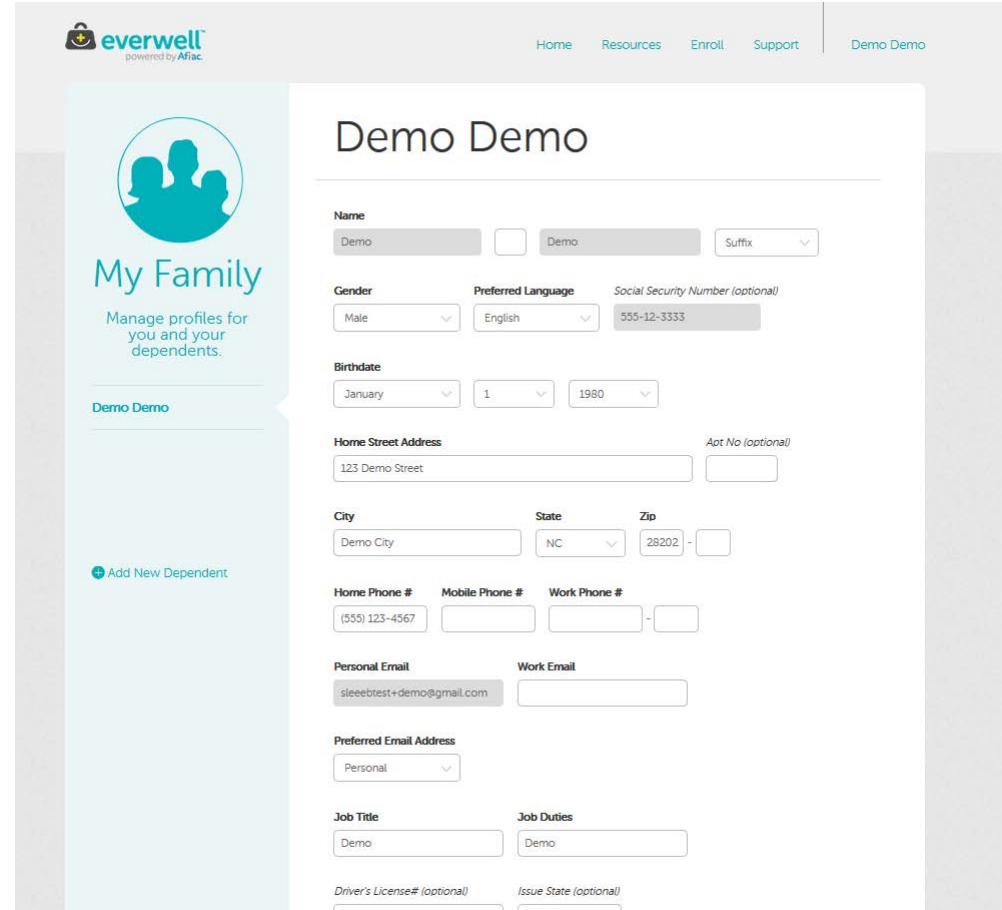
Agents can enroll themselves in coverage and will view coverage in the normal BAU process.

The screenshot shows the Everwell website interface. A modal window is open, titled "Aflac Critical Care Protection | Option 1 Plan Information". The modal has a sidebar on the left with "Enrollment Steps" and a main content area on the right. The sidebar lists 12 steps, with "1. Plan Information" highlighted. The main content area has tabs for "Plan Details", "Documents", and "Videos". Below the tabs, it lists benefits: "First-Occurrence Benefit | Subsequent Specified Health Event Benefit | Coronary Angioplasty Benefit | Hospital Confinement Benefit | Continuing Care Benefit". At the bottom of the modal, it shows "Your Cost: --" and "Cancel" and "Continue" buttons. The footer of the modal contains the text "PlanFlow: 21894 - Aflac Critical Care Protection | Option 1 | GA | Update (GA)Step: 225541".

The screenshot shows the Everwell website interface. At the top, there is a navigation bar with "Home", "Resources", "Enroll", "Support", and "Demo Demo". Below the navigation bar is a large banner image of a family (a man, a woman, and two children) with the text "Benefits that keep you up with your life". Below the banner, it says "Listed below are all the benefits available to you and your family. Click on each product below to view plans and make elections." Below this is a section titled "You have completed 1 of 5 elections" with "Your total cost: \$14.56 every month" and a "View Details" link. Below this are four cards representing different coverage options: "Critical Illness" (with a green checkmark icon), "Hospital Indemnity" (with a plus sign icon), "Cancer" (with a ribbon icon), and "Vision" (with an eye icon). Each card has a "View Plans" button. The "Critical Illness" card also has an "Edit Election" button. The "Cancer" card has a small text description: "Cancer insurance can help you and your family better cope financially - and emotionally - if a positive diagnosis of cancer ever occurs."

Managing Profile Info

- User can edit their profile or dependent information on the My Family page.
- However user will not be able to edit any information that is tied to their agent account information (Name, SSN, Email) that is received from their Aflac's agent record. Any updates to the un-editable fields will need to be made through Field Contracting.



The screenshot displays the Everwell My Family profile management interface. The header includes the Everwell logo (powered by Aflac) and navigation links for Home, Resources, Enroll, Support, and Demo Demo. The main content area is titled "Demo Demo" and contains a form for profile management. The form fields are as follows:

- Name:** First name "Demo", last name "Demo", and a "Suffix" dropdown menu.
- Gender:** "Male" (dropdown).
- Preferred Language:** "English" (dropdown).
- Social Security Number (optional):** "555-12-3333" (text input).
- Birthdate:** "January" (month dropdown), "1" (day dropdown), "1980" (year dropdown).
- Home Street Address:** "123 Demo Street" (text input), with an "Apt No (optional)" field.
- City:** "Demo City" (text input).
- State:** "NC" (dropdown).
- Zip:** "28202" (text input), with a hyphen and a blank space for the extension.
- Home Phone #:** "(555) 123-4567" (text input).
- Mobile Phone #:** (text input).
- Work Phone #:** (text input).
- Personal Email:** "steeebtest+demo@gmail.com" (text input).
- Work Email:** (text input).
- Preferred Email Address:** "Personal" (dropdown).
- Job Title:** "Demo" (text input).
- Job Duties:** "Demo" (text input).
- Driver's License# (optional):** (text input).
- Issue State (optional):** (text input).

On the left side of the page, there is a "My Family" section with a family icon, the text "Manage profiles for you and your dependents.", a "Demo Demo" link, and an "Add New Dependent" button.

Managing Agent Self Commissions

- An agent can adjust their writing number / sit code settings for the self commissions via the Commissions page.
- Once a user has set up their default commissions then it will display for them to edit moving forward.

The screenshot displays the Everwell Direct Sales interface. At the top, the Everwell logo (powered by Aflac) is on the left, and navigation links for Groups, Direct Sales, and Demo Demo are on the right. A 'Create New Customer' button is located in the top right corner. The main header is 'Direct Sales', with a sub-header 'Commissions Schedules: 4 Schedules'. Below this, there are four tabs: Customers, Producers, Commissions (selected), Enrollments, and Reports. The content area is divided into two columns. The left column contains four sections: 'Default Commissions' (Aflac commission split set as default for this account. Additional commission splits can be added and managed from the Aflac Commissions tab.), 'Aflac Commissions' (Additional commission splits available for this account. These commission splits can be managed through the commission tab.), 'Self-Enrollment Commissions' (Default commission is 100% to the agent enrolling in benefits.), and 'VSP Individual Vision Commissions' (This is the base partner carrier commission split for this carrier. This split can be managed through the commission tab.). The right column is titled 'Self-Enrollment Commissions' and contains three entries: 'My US Self Enrollment (Non-Life)' (Demo - 100% | Edit), 'My NY Self Enrollment' (Demo - 100% | Edit), and 'My US Self Enrollment (Life)' (Demo - 100% | Edit). At the bottom, there is a footer with 'Questions? Difficulty using the site? We're here to help.' and 'Support: Everwell 855-411-4427'. The bottom-most section contains links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions'.

Managing Agent Self Commissions

- When editing a default commission for self enrollment the system will only allow the user to adjust the writing number and sit code.
- Agent will not be allowed to add a producer, adjust the name or percentage.

The screenshot displays the Everwell system interface, powered by Afac. The top navigation bar includes the Everwell logo, 'Groups', 'Direct Sales', and 'Demo Demo'. The main content area is titled 'Direct Sales' and features a 'Create New Customer' button. Below this, there are tabs for 'Customers', 'Producers', 'Commissions', 'Enrollments', and 'Reports'. The 'Commissions' tab is active, showing 'Commissions Schedules: 4 Schedules'. The main form is titled 'Self-Enrollment Commissions Edit Commission Split'. It includes a section for 'Default Commissions' with a description: 'Afac commission split set as default for this account. Additional commission splits can be added and managed from the Afac Commissions tab.' Below this is the 'Afac Commissions' section, stating: 'Additional commission splits available for this account. These commission splits can be managed through the commission tab.' The 'Self-Enrollment Commissions' section notes: 'Default commission is 100% to the agent enrolling in benefits.' The 'VSP Individual Vision Commissions' section states: 'This is the base partner carrier commission split for this carrier. This split can be managed through the commission tab.' The form fields include: 'Enter Name For Split' (with a dropdown menu showing 'My US Self Enrollment (Non-Life)' and a checkbox for 'NY Commission Split'), 'Producer' (dropdown menu showing 'Demo Demo'), 'Percentage' (dropdown menu showing '100'), 'Writing Number' (dropdown menu showing 'A1234'), and 'SIT Code' (dropdown menu showing '25'). There are 'Cancel' and 'Save Split' buttons at the bottom right of the form. The footer contains the text: 'Questions? Difficulty using the site? We're here to help.' and 'Support: Everwell 855-411-4427'. At the bottom left, there are links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions'.

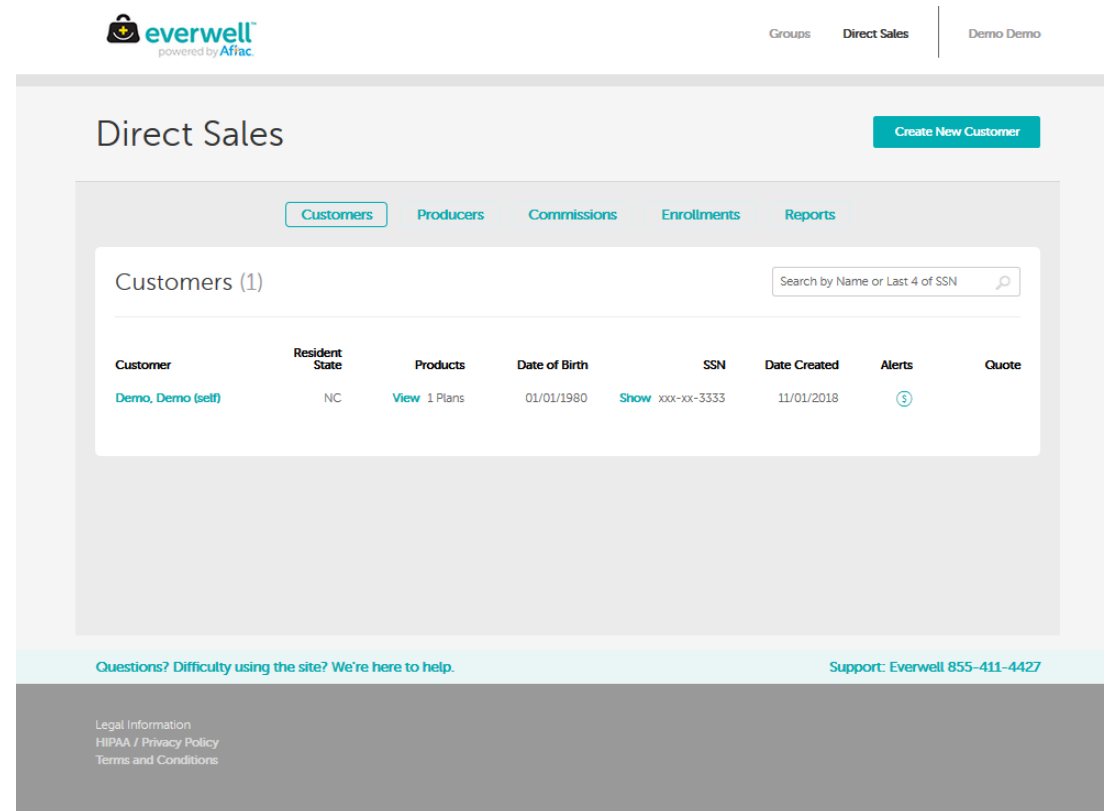
Managing Agent Self Transmittals

- An agent can adjust their own enrollment transmittal settings on the Enrollments page.
- Any agent self enrollment will list the agents name as well as “(self)” to differentiate between their normal direct sale customer enrollments
- Aside from preventing the user from using a custom commission schedule the functionality on editing effective date and delivery timing remain the same

The screenshot displays the Everwell (powered by Aflac) web application interface for managing agent self-transmittals. The top navigation bar includes the Everwell logo, user roles (Groups, Direct Sales, Demo Demo), and a 'Create New Customer' button. The main content area is titled 'Direct Sales' and features a sub-navigation menu with 'Customers', 'Producers', 'Commissions', 'Enrollments', and 'Reports'. A yellow banner at the top of the main content area states: 'End of Day/One Day Prior to Effective Date file options are released at 7:30 PM Eastern Time'. Below this, a summary section shows 'Unsent Enrollments: 1' and 'Total Unsent AP: \$174.72', with a 'Download Commissions Report' link and a '> View Sent Enrollments' link. The main list of enrollments includes a checkbox for 'Select All Enrollments', an 'Apply to Selected Enrollments' section with a 'Select Splits...' dropdown, and a 'One Day Prior to Effective Date' dropdown. A specific enrollment entry is shown for 'Demo Demo (self)', which is 'Enrolled Demo Demo - Critical Illness' with an annual premium of '\$174.72'. This entry has a dropdown menu set to 'My US Self Enrollment (Non-Life)' and a 'Send One Day Prior to Effective' dropdown. A 'Save' button is located at the bottom right of the enrollment list. The footer contains a support link: 'Questions? Difficulty using the site? We're here to help.' and 'Support: Everwell 855-411-4427', along with links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions'.

Re-Enrolling

- If a user ever wants to edit their coverage or apply for new coverage they can just reselect themselves on their Customers page.
- Since their profile info is already set the system will prompt the user to state their state of enrollment.



The screenshot displays the Everwell Direct Sales interface. At the top left is the Everwell logo, powered by Aflac. The top right navigation bar includes 'Groups', 'Direct Sales', and 'Demo Demo'. The main header is 'Direct Sales' with a 'Create New Customer' button. Below this is a navigation menu with 'Customers', 'Producers', 'Commissions', 'Enrollments', and 'Reports'. The 'Customers' section shows a table with one customer entry: 'Demo, Demo (self)'. The table columns are Customer, Resident State, Products, Date of Birth, SSN, Date Created, Alerts, and Quote.

Customer	Resident State	Products	Date of Birth	SSN	Date Created	Alerts	Quote
Demo, Demo (self)	NC	View 1 Plans	01/01/1980	Show xxx-xx-3333	11/01/2018	3	

At the bottom, there is a footer with 'Questions? Difficulty using the site? We're here to help.' and 'Support: Everwell 855-411-4427'. A dark grey bar at the very bottom contains links for 'Legal Information', 'HIPAA / Privacy Policy', and 'Terms and Conditions'.