

Aflac Future State

Reese Matthews – D2C/Gig Journey Map

September 2018



IMMERSION & RESEARCH

Persona: Reese Matthews

Direct Consumer (Gen-C, Gig Economy)



Name: Reese Matthews

Age: 25

Family: Single

Education: 2 years of college, paused pursuit of Computer Engineering degree at Virginia Tech

Occupation: EatWith host, Fiverr freelancer

Hobbies: Coding, Cooking and Hiking

“I appreciate getting things done quickly and efficiently. I often make mental calculations about what’s a good deal for the value and time spent.”

“I want to live. And every day, I want to go to bed with this good, tired feeling of, ‘Wow, today I really lived life.’”

“I like to be prepared for the future. I know I can’t plan for everything, but I’ll at least do my research and be as prepared as I can be.”

About Reese

Reese Matthews is the quintessential Gen-C. She grew up in Greensboro, N.C., where she graduated from high school, and then spent the summer working as an analyst at a local digital start-up where she was able to help code apps to earn some extra cash before heading to school at Virginia Tech. Reese studied Engineering, but took the opportunity to spend time in both India and Bangladesh during her studies.

She left school before earning her baccalaureate to become a freelancer and pursue her passions – she makes money with Fiverr coding jobs and as an EatWith chef. Reese embarks on a 6-month hike of the Appalachian Trail with friends, but before leaving, she purchases a short-term policy from Aflac.

Like with most of her purchases, she conducts her research online and then enrolls using her phone and only a few clicks one evening. It’s fast, it’s easy and it’s reliable coverage.

Reese sets off on her hike, and all goes well until she slips and breaks her wrist. With the help of her Google Assistant, she has a doctor’s appointment waiting on her in the next town and she’s able to be seen quickly so the hikers can hit the trail again. She doesn’t even have to worry about filing her claim with Aflac – everything happens on the backend, behind the scenes. Her claim is paid before they even make it back to the trail.

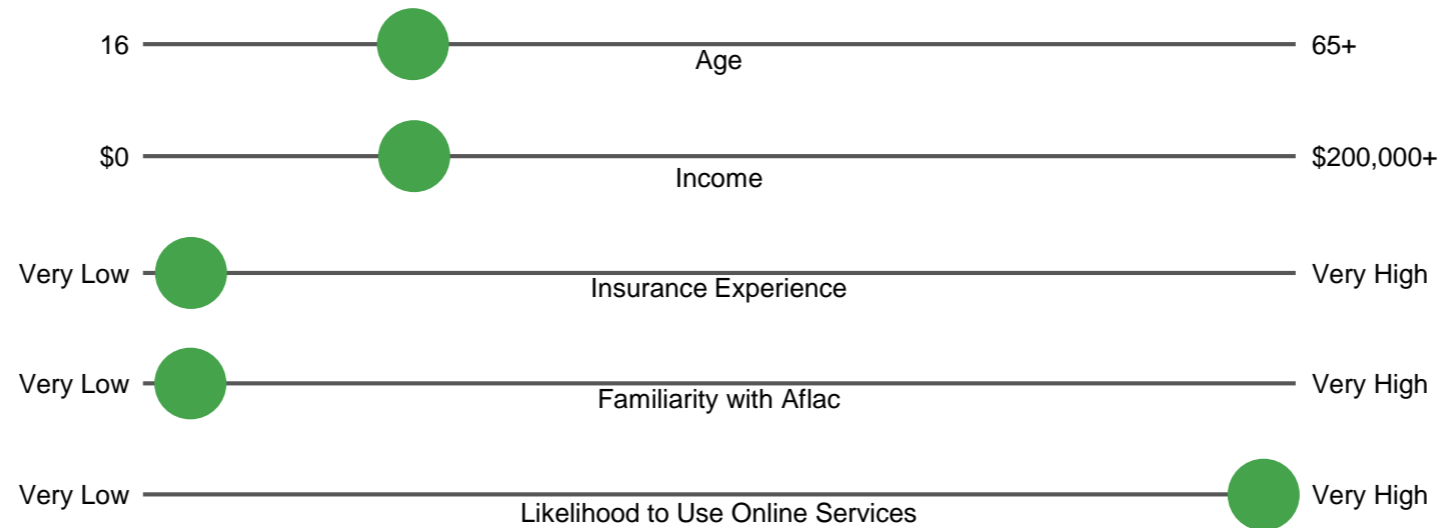
Reese is so satisfied with her experience that she decides to transition her short-term policy into a permanent one.

She knew she’d be a hiker for life, but now, she’s an Aflac customer for life, too!

Persona: Reese Matthews

Direct Consumer (Gen-C, Gig Economy)

My Attributes



Characteristics

- Passionate about living her best life
- Prepared
- Efficient
- Dedicated
- Intelligent
- Seen as impulsive
- Restless
- Empowered
- Joyful
- Fearless

Capabilities Outlined in Journey Map



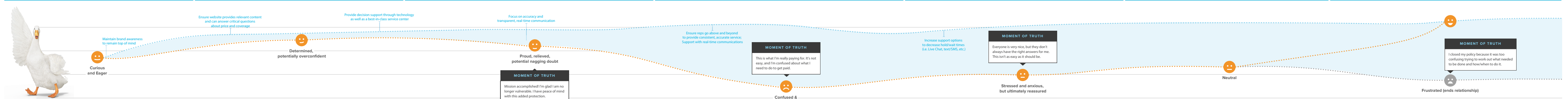
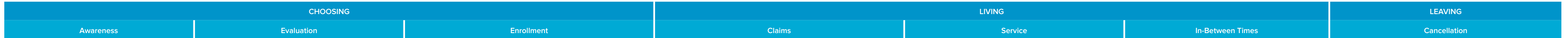
- Omni-channel
- Fully digital experience (including biometric login)
- 24/7 Service (i.e. Chat)
- Simplified enrollment (i.e. selfie and license scan)
- Dynamic underwriting driven by big data
- Real-time communication (i.e. text alerts)
- Electronic currency (i.e. Venmo, Bitcoin, etc.)
- Policy management via self-service

- Short-term coverage (can convert or extend)
- Flexible coverage options (with coverage for cutting-edge technology)
- Big-data-driven targeting
- Partnerships to reduce risk levels
- Integration with big data to reduce effort (i.e. electronic medical records)



Reese Matthews Consumer (Direct)

Age: 25 | Gen-C, Gig Economy



EMOTIONS What emotions does the consumer experience?

DOING What is the consumer doing or trying to do?

THINKING What is the consumer thinking?

FEELING What is the consumer feeling?

TOUCHPOINTS What or who does the consumer interact with?

PAIN POINTS / DETRACTORS Which obstacles does the consumer encounter?

OPPORTUNITIES / DELIGHTERS What should Aflac focus on to help improve the consumer's experience?

KPI'S What metrics will Aflac use to track progress?

Table with columns corresponding to the customer journey stages and rows corresponding to the categories: Emotions, Doing, Thinking, Feeling, Touchpoints, Pain Points / Detractors, Opportunities / Delighters, and KPI'S.

Cognizant Interactive



UX Competitive Analysis



AUGUST 2019



Our Guiding Experience Principles

Question Everything: Our Experience Pillars

We believe the key to creating great experiences is asking the right questions along the way.



USEFUL

Is there a reason to use this?

Does it serve a purpose?

Does it satisfy needs?



USEABLE

Is it intuitive?
Is it easy to use?
Is it accessible?



DESIRABLE

Is it pleasing aesthetically?
Is it differentiated?



SUSTAINABLE

Can it be maintained?
Can it evolve?
Can it be supported?
Can it scale?

“ Good UI design gives users a comprehensible sense of power that consistently helps them feel in control ”

—JIM NIELSEN

Creating the Ideal Experience for Aflac Users

How do we want users to feel when buying Aflac products?



RESPECTED

Show appreciation and respect for users and their time with simple and intuitive design and uncomplicated content.



SECURE

Provide confidence to the user that their information is secure and protected as they go through the buying experience.



ENGAGED

Make a typically boring and tedious task engaging and enjoyable for the user.



FAMILIAR

Provide an experience that feels familiar and behaves in a predictable and intuitive way.



EMPOWERED

Users feel like they have the tools and information they need to make an informed decision.



Creating the Ideal Experience: Best Practices

Using Best Practices to Make Users Feel Seen.

Analyzing the **strengths and weaknesses** of your competitors provides us with a unique advantage to develop the **ideal experience** for your customers

Best Practices & Key Takeaways

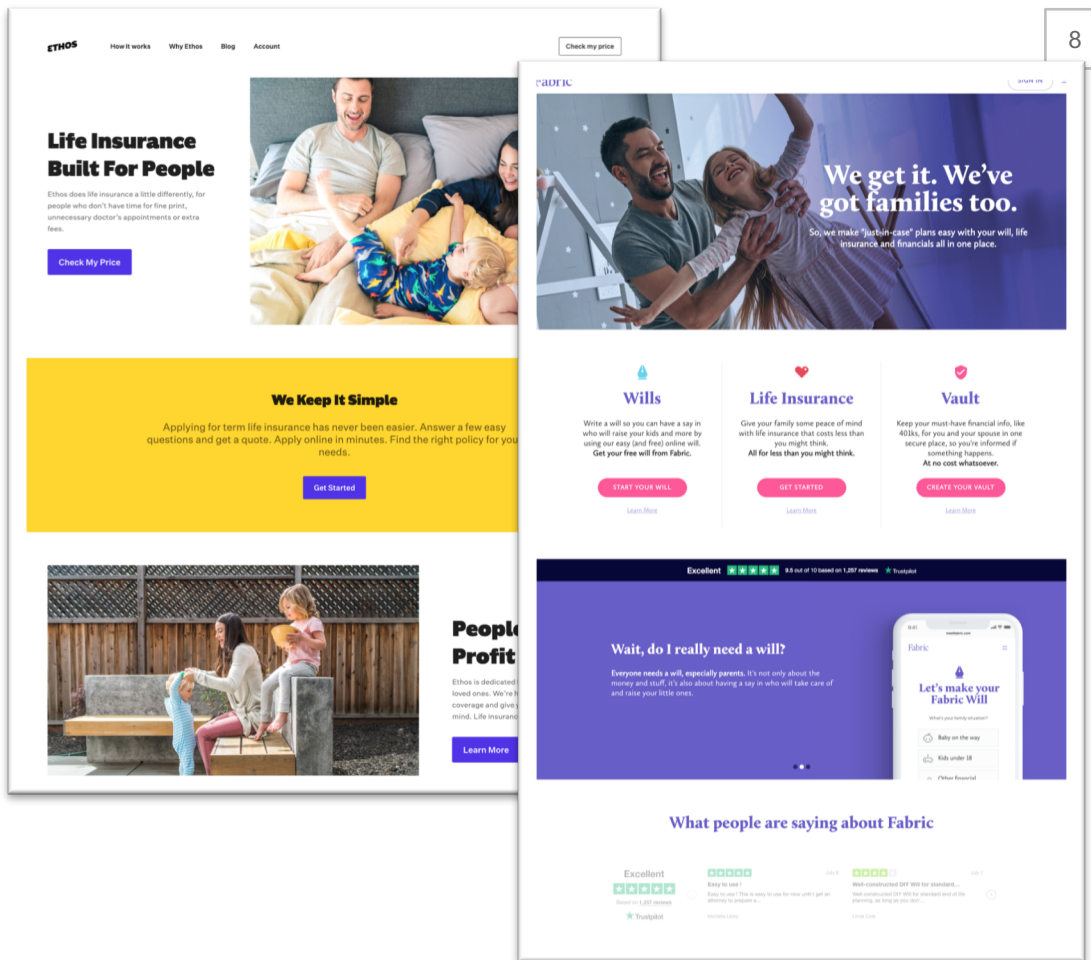
- Use a **clear and prominent call to action** on the homepage to guide users into the quote flow.
- Use a step-by-step process and **display limited fields at one time** to reduce cognitive load.
- Make call to actions **obvious and intuitive**.
- Implement a **visual status bar** to allow users to see and track completion of the process at all times.
- Use subtle **micro-interactions** to guide the user along in the process and keep engagement.
- **Be transparent about pricing** and how a quote is being calculated.
- Create a **simplistic checkout form** and guide users to next steps after completion.
- Use **minimal and clean design** to keep the user focused on the content and the flow.
- **Product comparisons** are shown so the user can quickly and easily see what is offered and make an educated choice.



Competitive Analysis Best Practices in Action

Keeping it Simple: A Clean and Minimal Experience

- Utilize a simple and clean layout so the user can focus on content and the task at hand.
- Use simplified, user-friendly language.
- Use visuals and symbols to illustrate key information across to the user.
- Embrace white space, but also use bright colors to call the user's attention to key elements.



Keeping it Simple: A Clean and Minimal Experience

oscar

EN | ES




Let's get you a quote – it only takes a few seconds.

My zipcode is 10012

Zip code is required to get a quote

Ok. Now just tell us about your home's fixtures & finishes.

This allows us to estimate rebuilding cost in the event of damage.

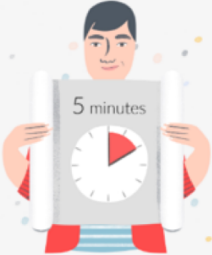
 <p>Just the basics</p> <p>Example: medium grade flooring, carpeting, or cabinets, and other common details.</p> <p>50% choose this</p>	 <p>A few extras</p> <p>Example: high grade siding or roofing, built-in bookshelves, bay windows, marble/granite counters, above average appliances.</p> <p>43% choose this</p>	 <p>Top of the line</p> <p>Example: marble flooring, crystal chandeliers, commercial or built-in appliances, ornate fixtures.</p> <p>5% choose this</p>
---	---	---

[How are these different?](#)

A Fast, Easy Application.

If you've been meaning to get life insurance for a while, consider this: with Ladder you can apply in 5 minutes and get an instant decision. If you get an offer for immediate coverage you can accept right away and be done. People have gotten covered in the time it takes to wait for coffee. Seriously.

[GET STARTED](#)



We Can Save You Money.

Ladder's pricing is very competitive for two reasons.

Our online application questions and real time underwriting enable us to calculate the best price for you.

Because we're online, we don't have a fleet of commissioned life insurance agents.

These savings allow us to stay lean and offer you stellar prices. (And don't forget that your ability to ladder over time can save you money, too.)

[GET STARTED](#)

Call to Action: Getting the User into a Flow

- Use large call to action area on landing page to dive user directly into the flow.
- Bright colors, large slash images, and obvious buttons.
- Can collect important information before diving the user into flow.
- Avoid asking information that is too personal up front.

#1 in Customer Satisfaction Among Auto Insurers in California*

Health ZIP Code Get a quote

Finish your saved quote.

Quote Payments Claims Agents

Get a Quote

Select a product to start a quote.

Or call us at 1-800-STATEFARM.

Medicare Supplement Hospital Income Life

State Get a Quote

More than just car insurance

Auto Insurance

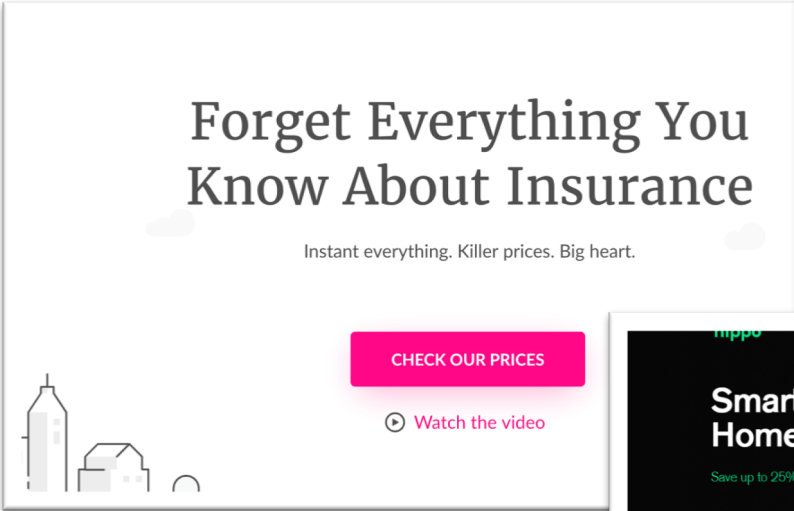
ZIP Code START QUOTE

Or, select a different insurance product:

Auto Home Renters Condo Motorcycle & ATV Boat Umbrella More

Continue your saved quote Find an agent near you

Call to Action: Getting the User into a Flow



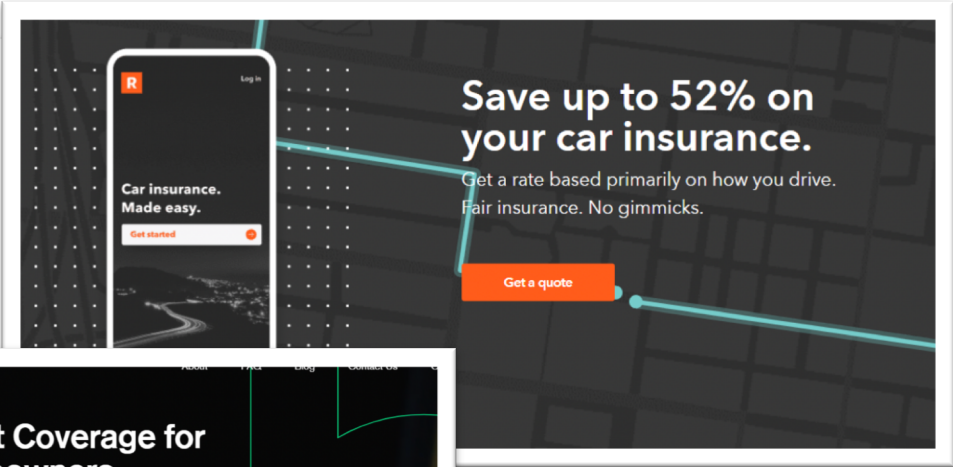
Forget Everything You Know About Insurance

Instant everything. Killer prices. Big heart.

[CHECK OUR PRICES](#)

[▶ Watch the video](#)

Illustration of a city skyline with a house in the foreground.

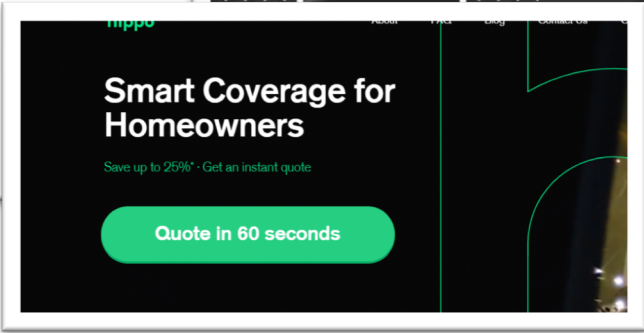


Save up to 52% on your car insurance.

Get a rate based primarily on how you drive. Fair insurance. No gimmicks.

[Get a quote](#)

Smartphone mockup showing: Car insurance. Made easy. [Get started](#)



Smart Coverage for Homeowners

Save up to 25%* - Get an instant quote

[Quote in 60 seconds](#)

Tracking Progress: Letting the user know what to expect.

- Give the user a visual guide as to where they are in the process.
- If broken into sections, visualize to show completion and let the user see what is upcoming.
- Keep consistent on the page so user can always see where they are.

Final Details 2 3 4
Payment Review Proof of Purchase

You're almost finished.

STEP 3 OF 4

Set a password to save your info

Password must be at least 8 characters and contain at least one upper case letter, one lower case letter, and one number.

Find The Right Plan For You!

63%
COMPLETED

Tracking Progress: Letting the user know what to expect.

hippo Want to speak live? 1-877-838-8866

Answer a few questions, and apply to be covered immediately. First up, tell us about your activities.

Do you have plans to engage in any of the following activities within the next 2 years?

- Skydiving or parachuting
- Skin or scuba diving
- Motor vehicle or boat racing
- Mountain, rock, or ice climbing
- Hang gliding
- Ultralight flying
- Other extreme sports or hazardous activities Including cave exploration, rodeo, or bungee jumping
- None of these

NEXT

Progress diagram: Welcome (checked), Vehicles, Household, Coverages, Quote. **Continue**

Info Gathering: Getting to know your user.

- Info gathering is broken up into small steps, usually one question or a few related questions per screen.
- User has the ability to move forward or go back to edit.
- Form length is kept short and with concise questions asked.
- Be transparent with why personal questions need to be asked.
- Icons, large buttons and clear labels are used in all forms.

COMPARE QUOTES ON HEALTH INSURANCE

Get personalized offers from leading providers in minutes!*

Household Size Income [why we ask?](#)

Date of Birth Email

[See My Quotes](#)

What is your total household income?

[\\$47,001+](#)

[\\$30,001 - \\$47,000](#)

[\\$16,001 - \\$30,000](#)

[\\$0 - \\$16,000](#)

OR CALL (844) 311-2347

When were you born?

Date of Birth

/ /

[< Back](#) [NEXT](#)

Info Gathering: Getting to know your user.

oscar EN | ES

My zipcode is 10012

I'd like to cover me ▾

I'm 36 years old

I make \$ _____ yearly with 1 ▾ person in my tax household.

What is your annual household income? ⓘ

NEXT >

Which drivers will be on your policy?

- Scott Mccoy
Added
- Casey Mccoy
Added
- Robert Mccoy
Added

Public records aren't always accurate. So just ignore any information that looks weird. It won't affect your account.

We will never sell your information.

Is it your primary residence?

YES

NO

Comparing Options: Helping the User Find Their Perfect Plan

- Product comparisons are displayed in easy to understand charts.
- Features available in each option are clearly delineated via columns and icons.
- The user can easily see what is available to them and the associated prices so they can make the best decisions possible.

Plan Types and Premium

State Farm offers 7 different Medicare Supplement plans. Select the plan(s) that you'd like to send to an agent to learn more about.

	Basic		Value		Comprehensive		
	Plan A	Plan B	Plan D	Plan N	Plan G	Plan C	Plan F
Premium (Per Month)	\$91.03	\$154.02	\$158.69	\$120.19	\$159.03	\$191.42	\$193.20
	<input checked="" type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan	<input type="checkbox"/> Select Plan
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used up)	●	●	●	●	●	●	●
Medicare Part B coinsurance or copayment	●	●	●	●*	●	●	●
Blood (first 3 pints)	●	●	●	●	●	●	●
Part A hospice care coinsurance or copayment	●	●	●	●	●	●	●
Medicare Part A deductible	—	●	●	●	●	●	●
Skilled nursing facility care coinsurance (for days 21-100)	—	—	●	●	●	●	●
Foreign travel emergency (up to plan limits)	—	—	●	●	●	●	●
Medicare Part B excess charges	—	—	—	—	●	—	●
Medicare Part B deductible	—	—	—	—	—	●	●

*Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

New York

Silver	Gold
\$590.44/mo	\$744.49/mo
Pay low premiums. Once you've hit the deductible, split the costs of care with Oscar until you reach the out-of-pocket maximum	Pay low premiums. Once you've hit the deductible, split the costs of care with Oscar until you reach the out-of-pocket maximum
Silver details for	Gold details for
✓	✓
✓	✓
✓	✓
✓	✓
Oscar Concierge	✓
Access To Network	Full Access
Deductible	\$6,650
Out-Of-Pocket Max	\$6,650
It's now Special Enrollment.	
Select Bronze	Select Silver
	Select Gold

Comparing Options: Helping the User Find Their Perfect Plan

You can always modify your plan later

THE ESSENTIALS 38% choose this	OUR BEST VALUE 50% choose this	EXPANDED PROTECTION 18% choose this
\$69 /mo	\$86 /mo	\$99 /mo
Select	Select	Select
20% ERV	COVERAGE FOR HOME 20% EXTENDED REPLACEMENT COSTS	30% ERV
\$200,000	LIABILITY \$300,000	\$500,000
\$138,000 ACTUAL CASH VALUE	PERSONAL PROPERTY \$241,500 REPLACEMENT COST	\$241,500 REPLACEMENT COST
\$1,500 GENERAL	DEDUCTIBLES \$1,000 GENERAL	\$1,000 GENERAL
	SEE DETAILS	

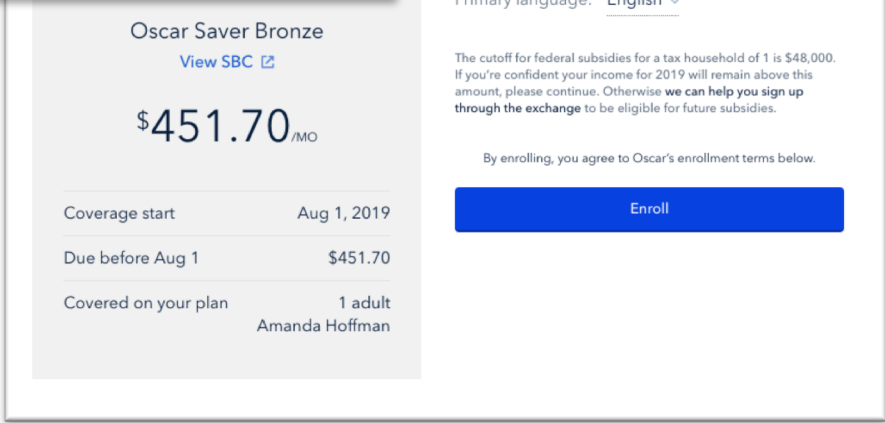
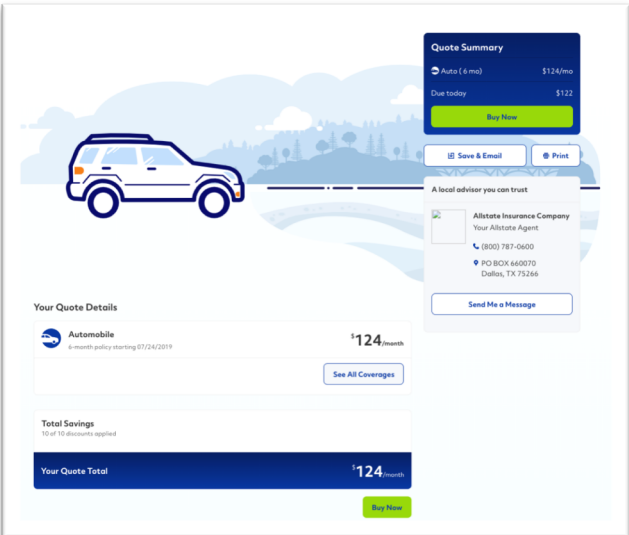
Find the policy that's right for you.

Monthly | 6 months (save 30%)

Good	Great	Fantastic
Fulfills state minimum requirements.	A solid amount of coverage.	Higher levels of coverage.
\$202.50 /mo.	\$269.33 /mo.	\$351.67 /mo.
Liability coverage	Liability coverage	Liability coverage
Bodily Injury \$25K/\$50K Property Damage \$25K	Bodily Injury \$100K/\$300K Property Damage \$100K	Bodily Injury \$250K/\$500K Property Damage \$100K
Deductibles	Deductibles	Deductibles
Collision \$1,000 Comprehensive \$1,000	Collision \$500 Comprehensive \$500	Collision \$250 Comprehensive \$250
+ 3 more coverages	+ 3 more coverages	+ 3 more coverages
Choose this plan	Choose this plan	Choose this plan

Time to Buy: Creating a seamless checkout process

- Final price is prominently displayed. Breakdown of costs are clearly shown.
- Call to action (buy) button is the focus of the page
- No other info is displayed. User is funneled into purchase flow.
- Credit card form is simple with as few fields as possible.
- User receives confirmation and next steps after payment.



Time to Buy: Creating a seamless checkout process

Great! Let's finalize payment

PAYMENT DETAILS

CARD NUMBER

MM/YY CVC

LOAN OFFICER DETAILS

You need this to provide your proof of insurance and a 12 month year receipt

LOAN OFFICER'S NAME

LOAN OFFICER'S EMAIL

LENDER DETAILS

LENDER NAME

LOAN NUMBER (OPTIONAL)

\$1,229
PER YEAR

- ✓ \$300,000 Reconstruction costs
- ✓ \$150,000 Personal Property
- ✓ \$100,000 Personal Liability
- ✓ \$90,000 Life

Here's your Great plan.

Review or edit your coverages and continue to checkout.

\$269.33/mo.

A solid amount of coverage.

What's insured
2 covers, 2 articles

Roadside Assistance
Included with this policy

Payment frequency: Monthly

[Continue to checkout](#)

Liability coverage
Required by law

Bodily Injury
Covers medical expenses for others injured when you cause an accident.

Select option: \$100,000 per person / \$300,000 per accident

Take a minute to review your policy.

Feel free to adjust your coverage, then checkout when ready

YOUR HIPPO PLAN

STARTS ON 08/06/2019 [Edit my plan](#)

DEDUCTIBLE General: \$1,000, Wind or Hail: \$1,500

YOUR HOME Home Rebuilding Coverage, Extended Replacement Cost, Separate Structure, Loss of Use, Dwell Surface Coverage

YOUR PREMIUM \$86.42/mo, \$1,037/yr

[Enroll](#)

[Download your quote](#)

UNDERSTANDING MY PLAN

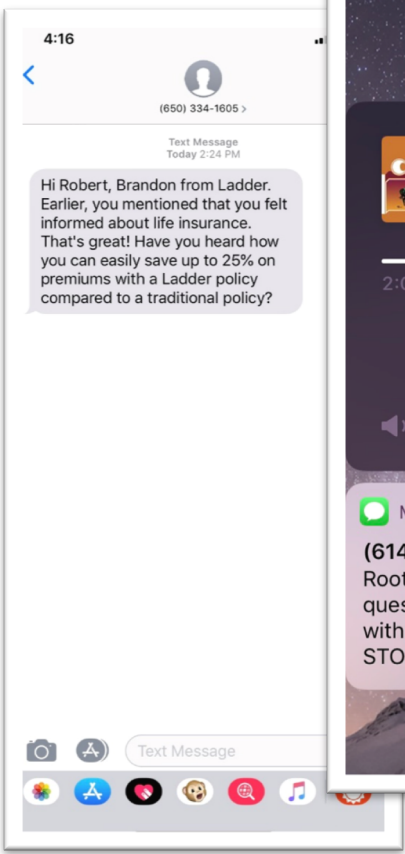
Your policy currently includes a Smart Home Discount! Hippo will send a complimentary wireless sensor kit to help alert you to things like water leaks and smoke & carbon monoxide alarms - install and activate to save \$88/yr.

Yes No

\$300,000, \$2,000, \$100,000, \$10,000, Included, \$8,000

Following Up: Beyond the Quote Flow

- If user drops off during flow, send a follow up via preferred contact method.
- Always save all information the user has entered so they can seamlessly pick up where they left off.
- After checkout, guide the user into the next actions they can take as a new Aflac member!





Thank You!

THE ART OF THE POSSIBLE

INTEGRATION WITH AMAZON

In-Store Buying Flow

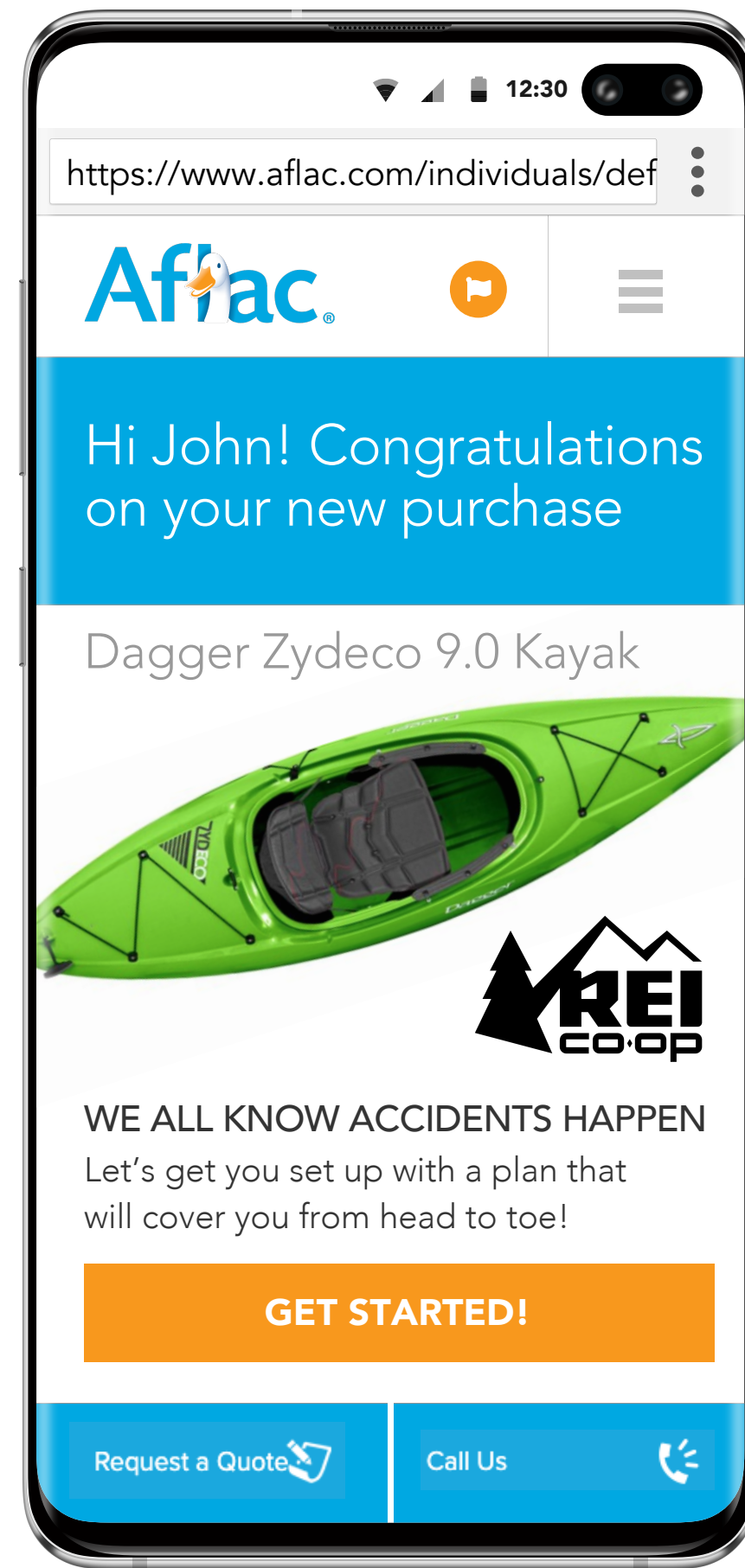
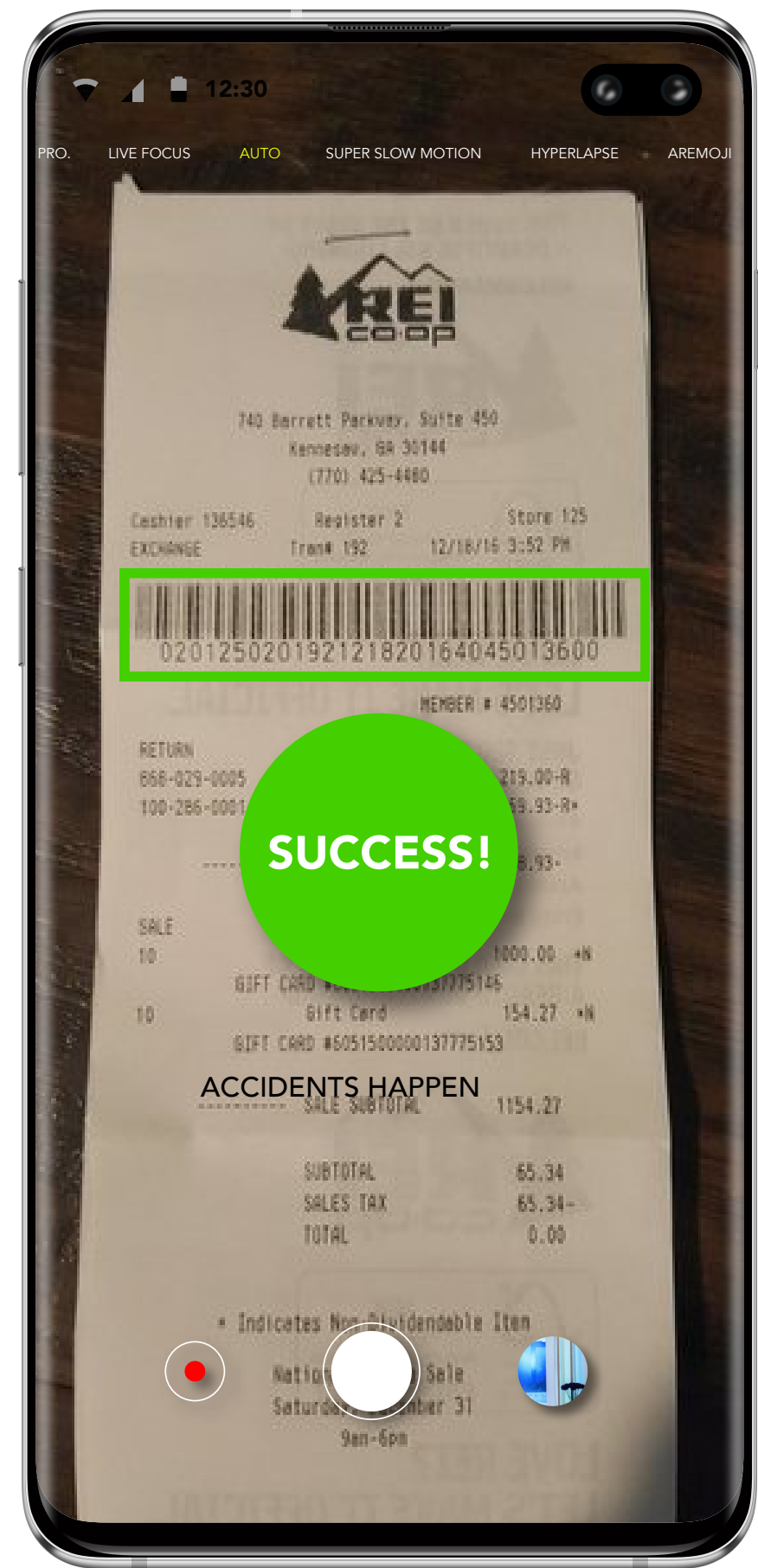


Post-Store Aflac Accident Insurance Engagement & Buying Flow

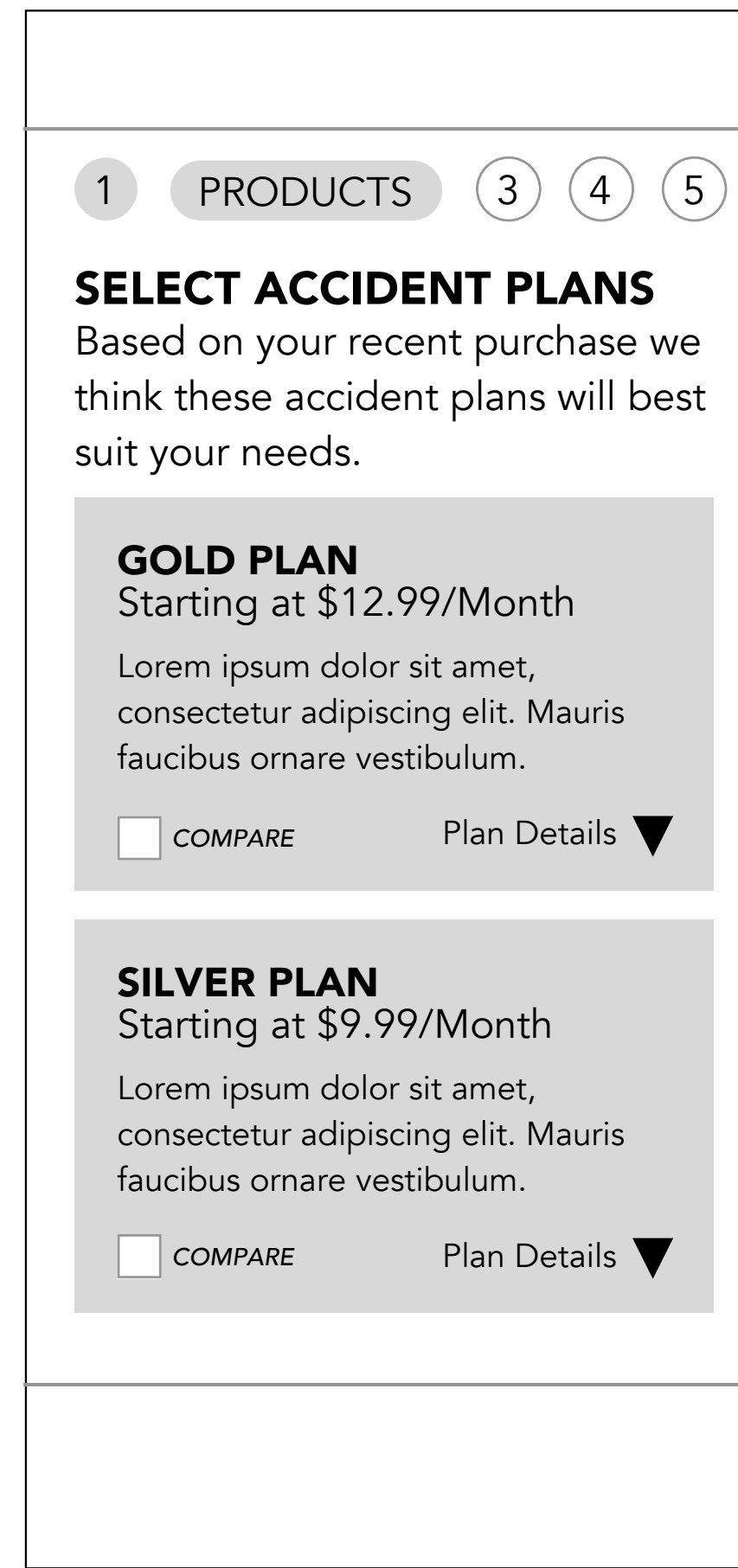


Checkout Flow





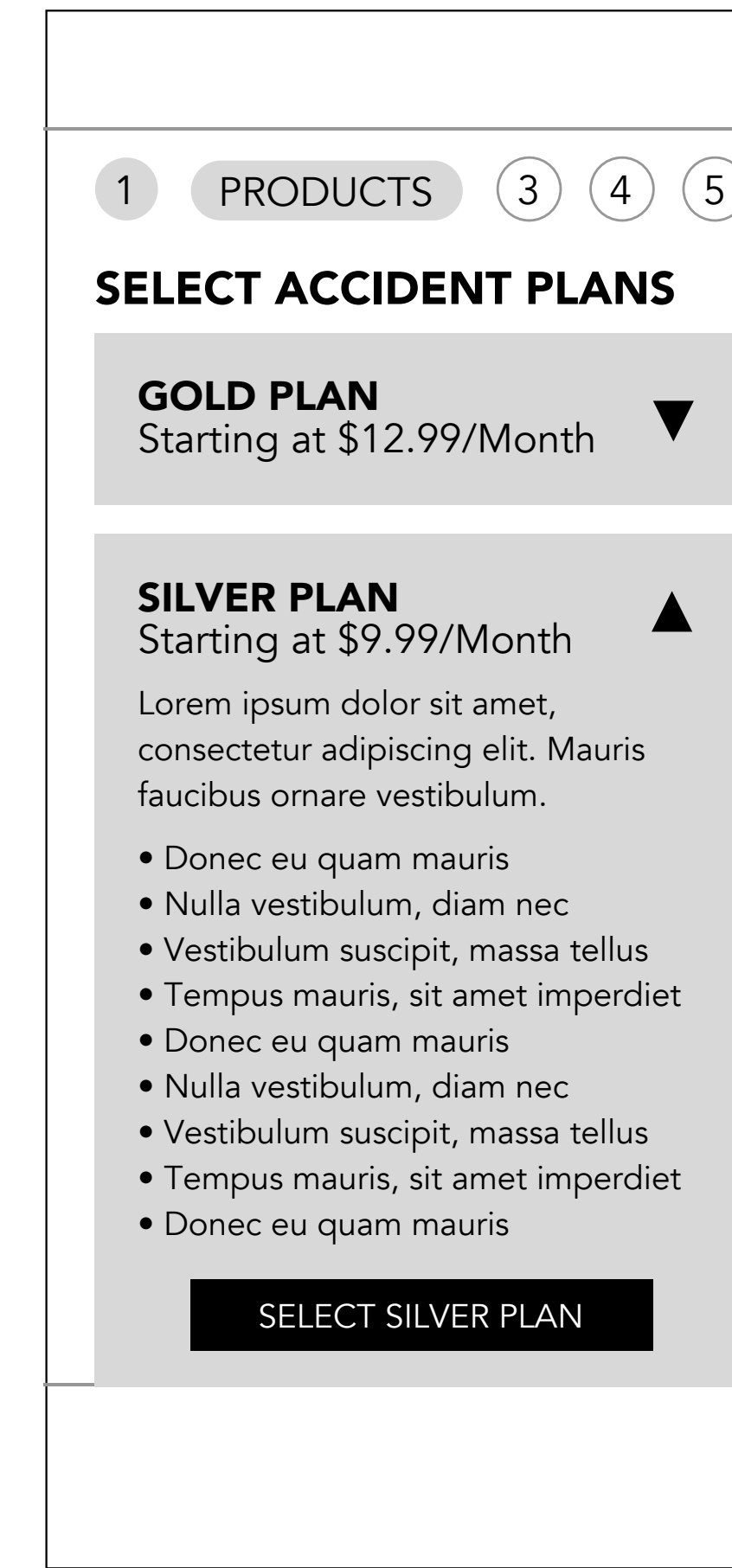
PRODUCTS



PRODUCT DETAILS



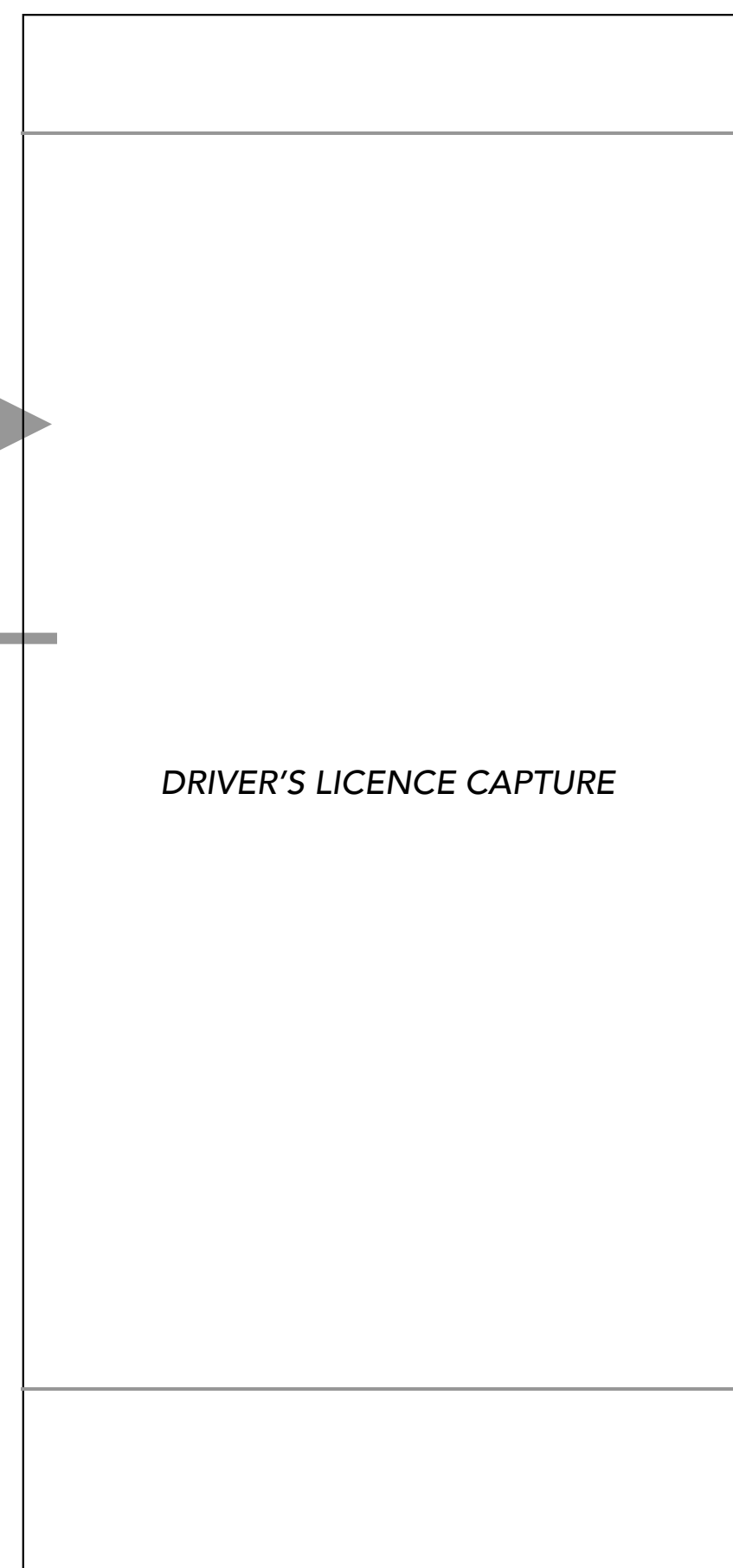
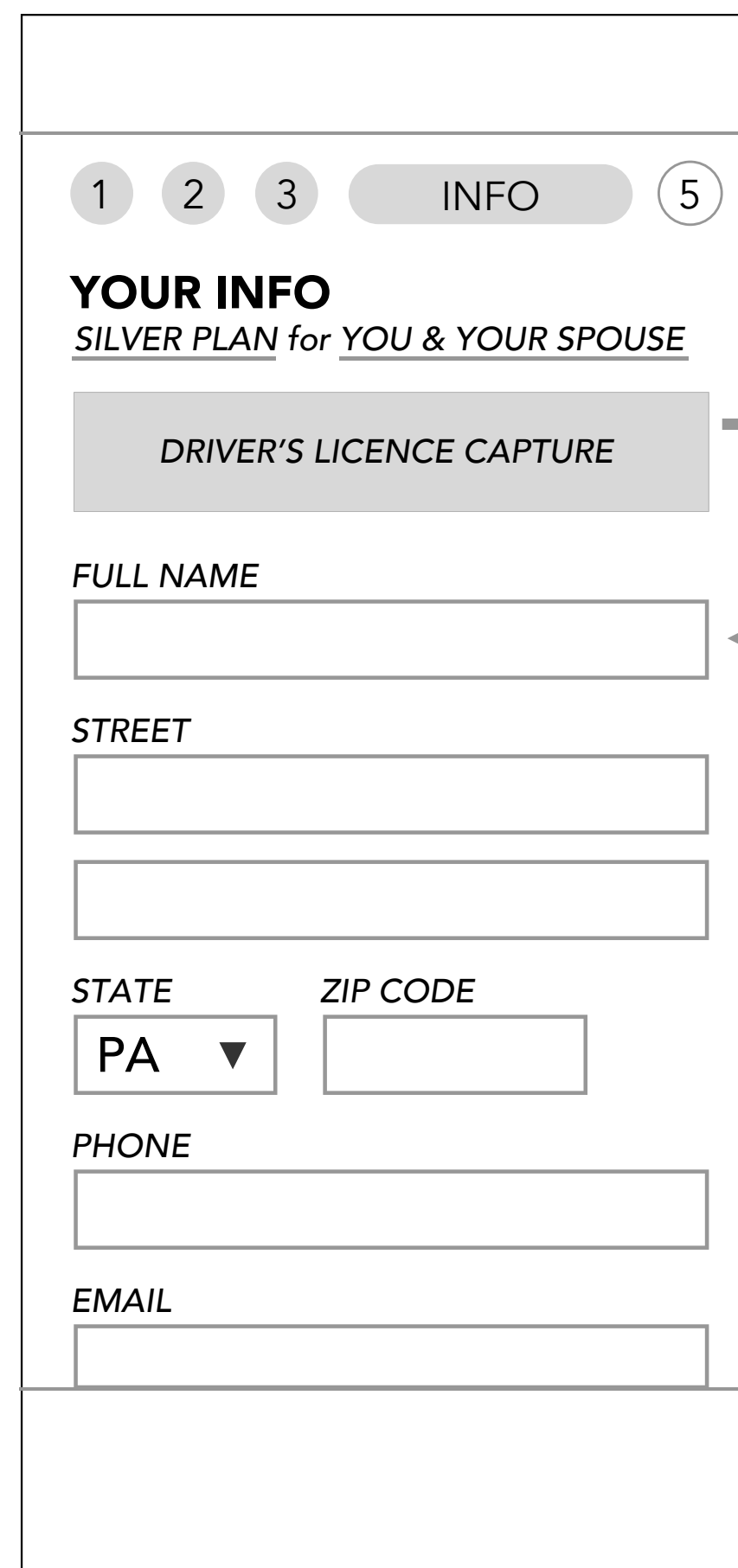
PRODUCT SELECTION



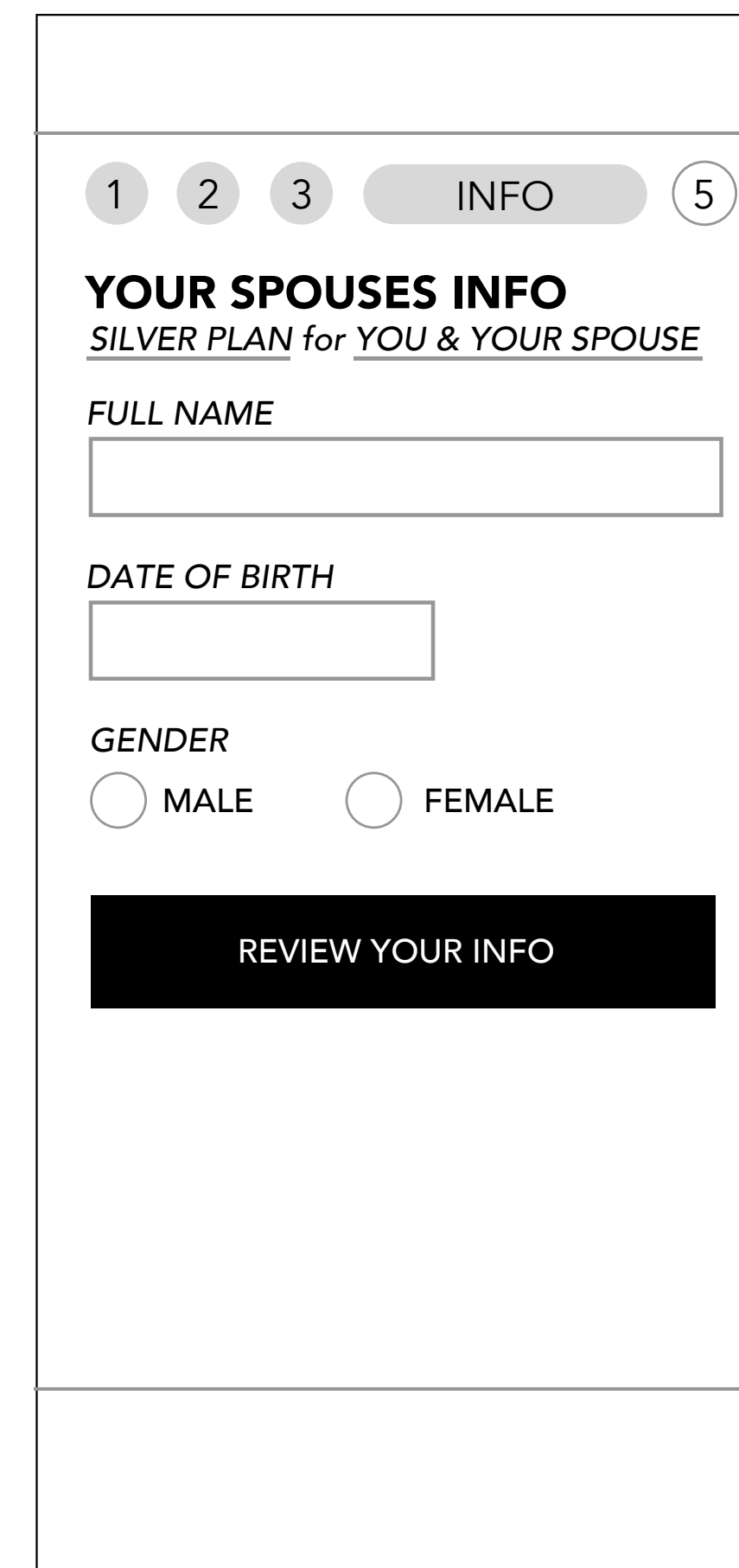
COVERAGE



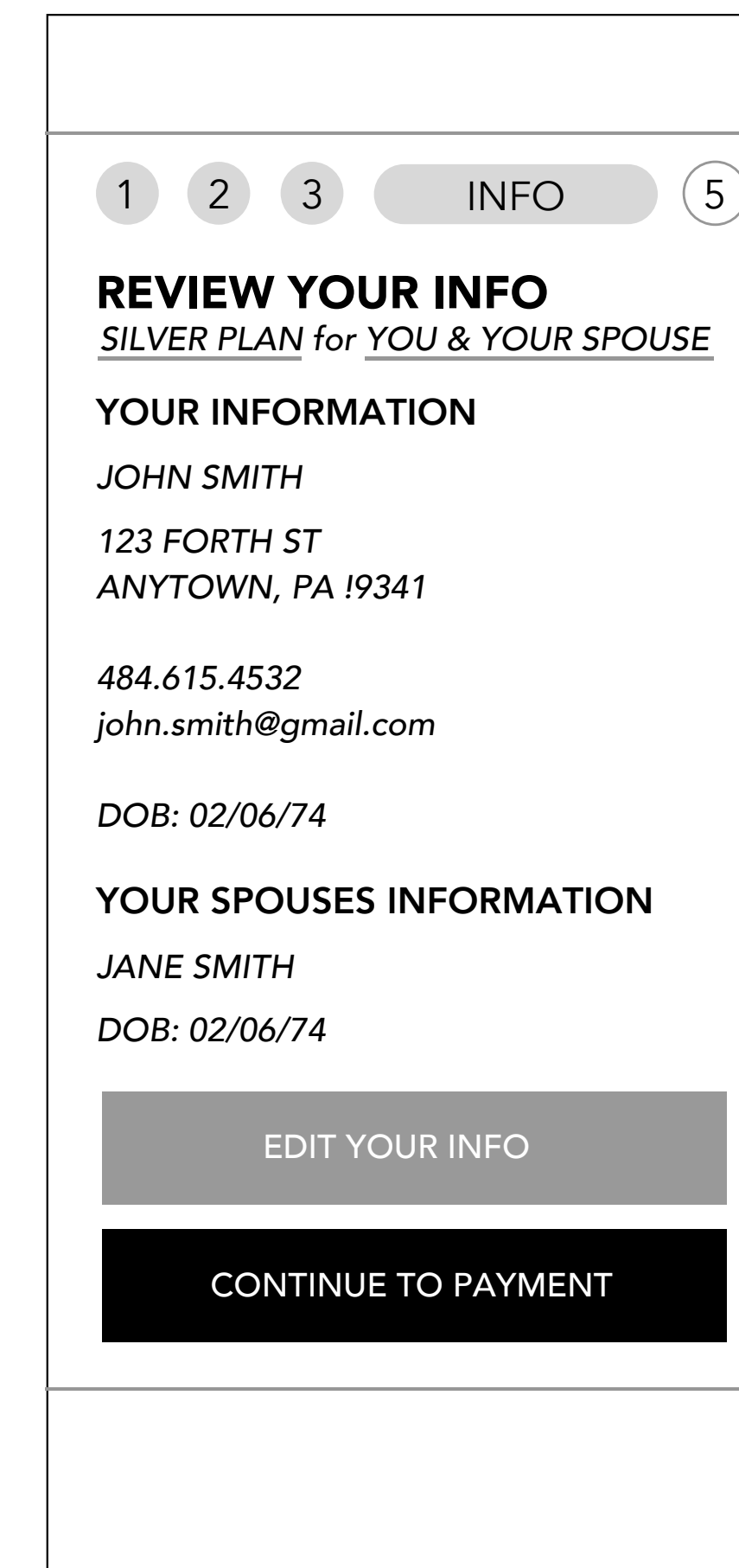
CUSTOMER INFO



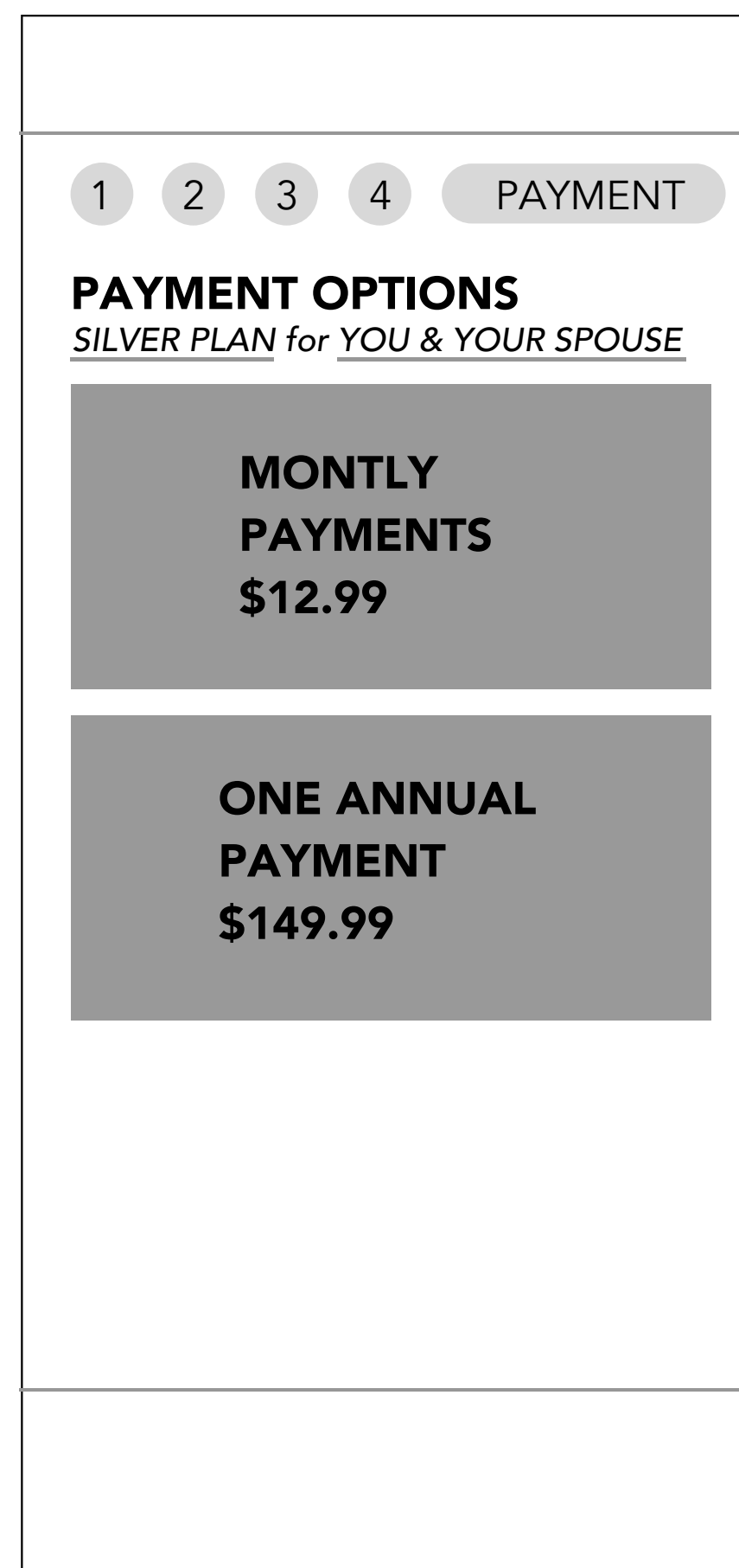
CUSTOMER INFO



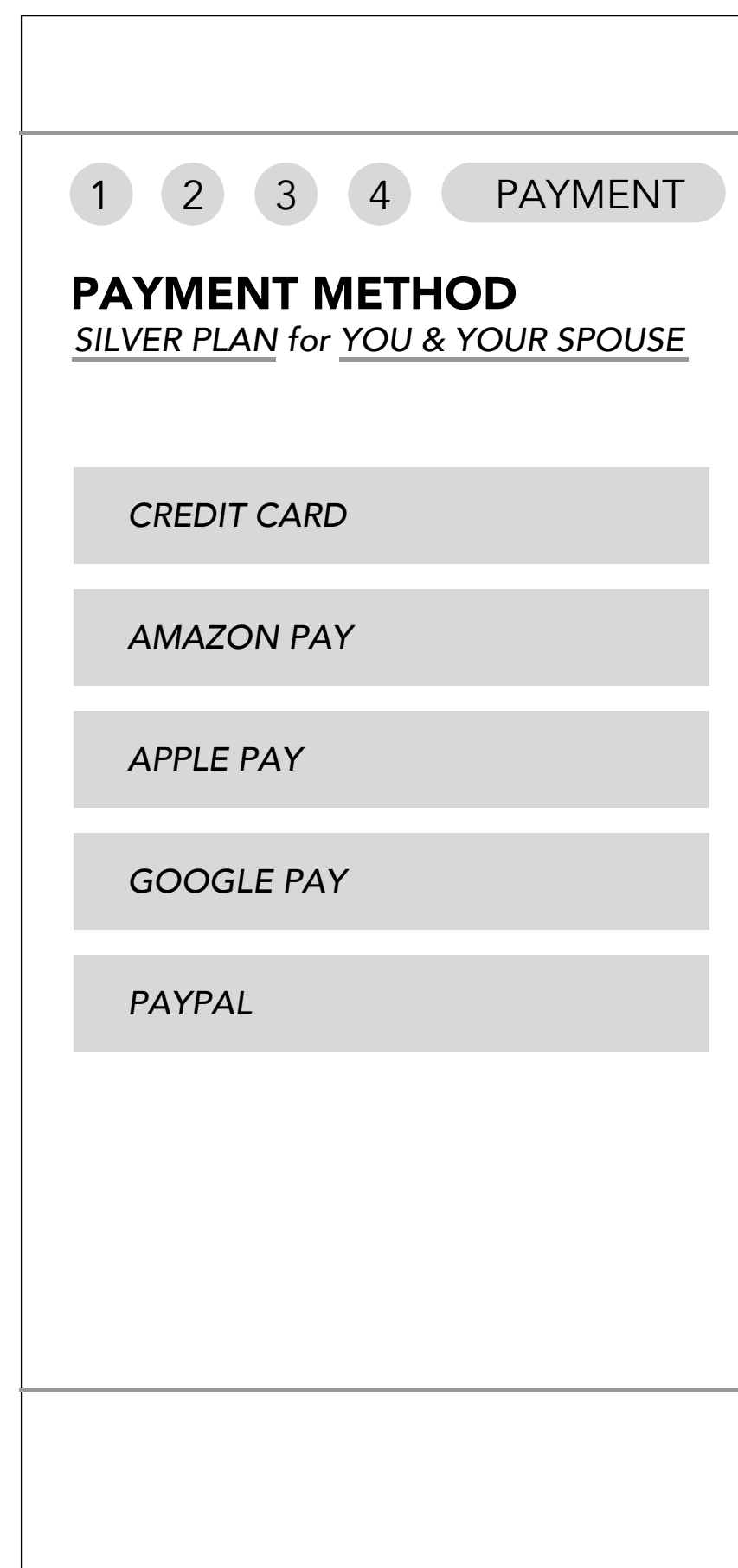
REVIEW INFO



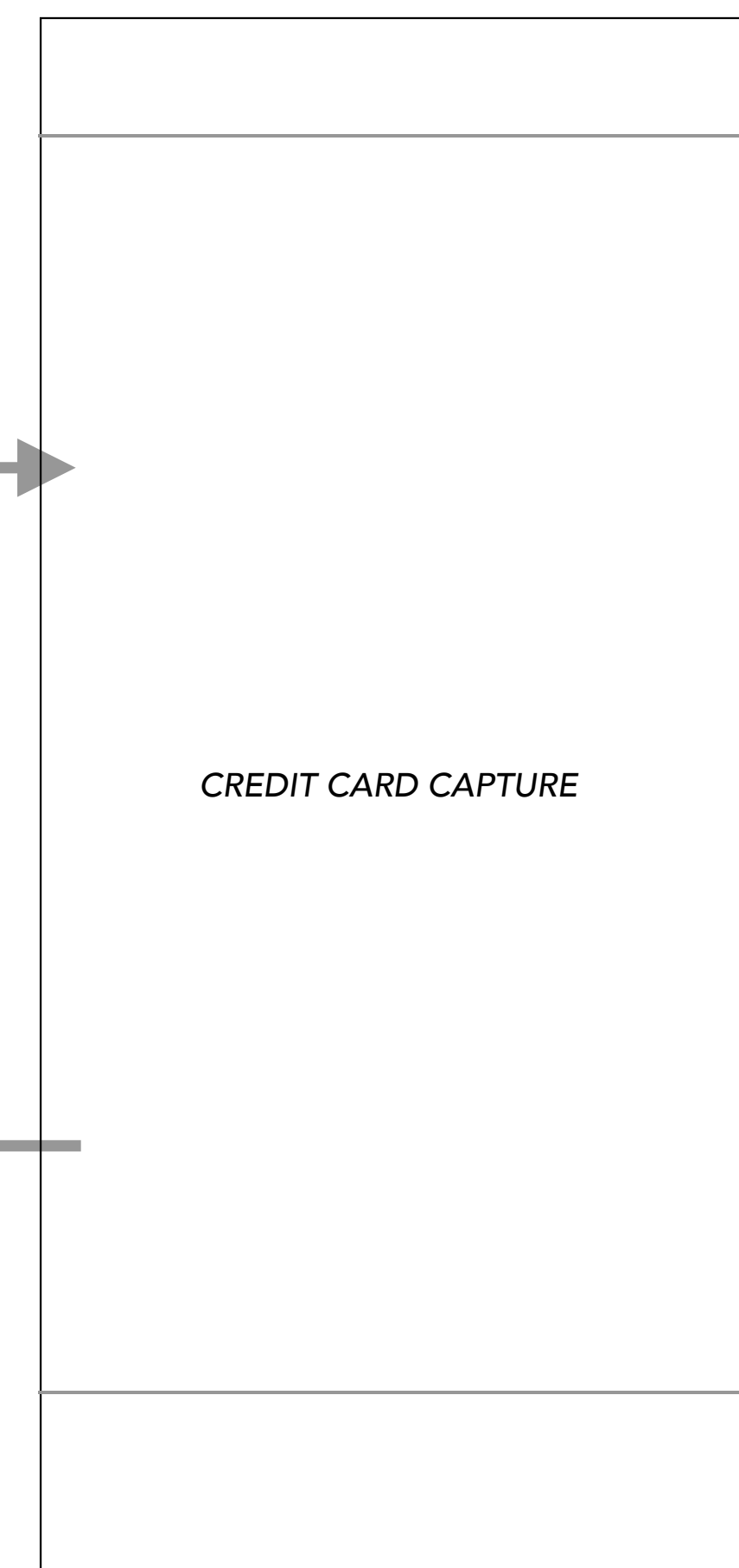
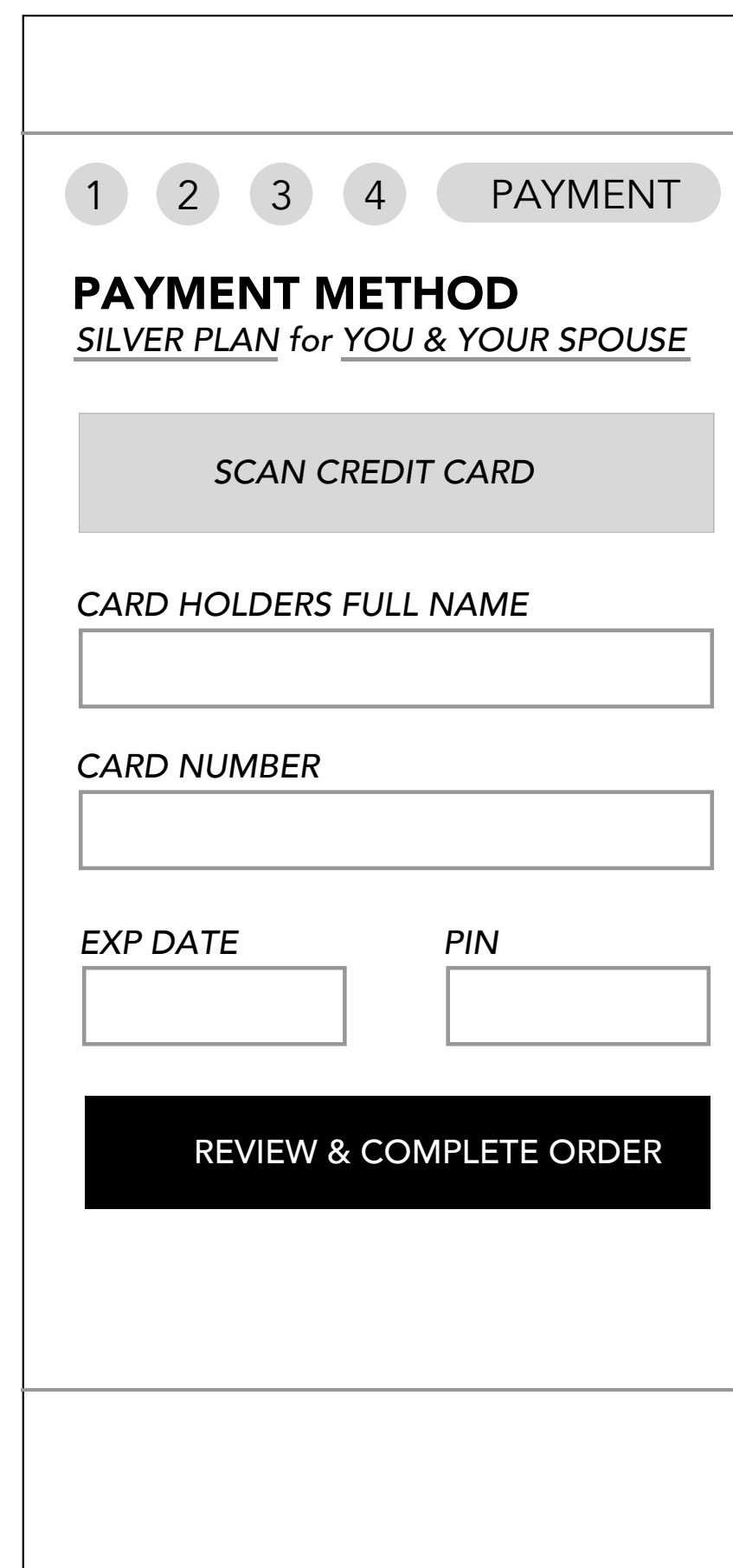
PAYMENT PLANS



PAYMENT OPTIONS



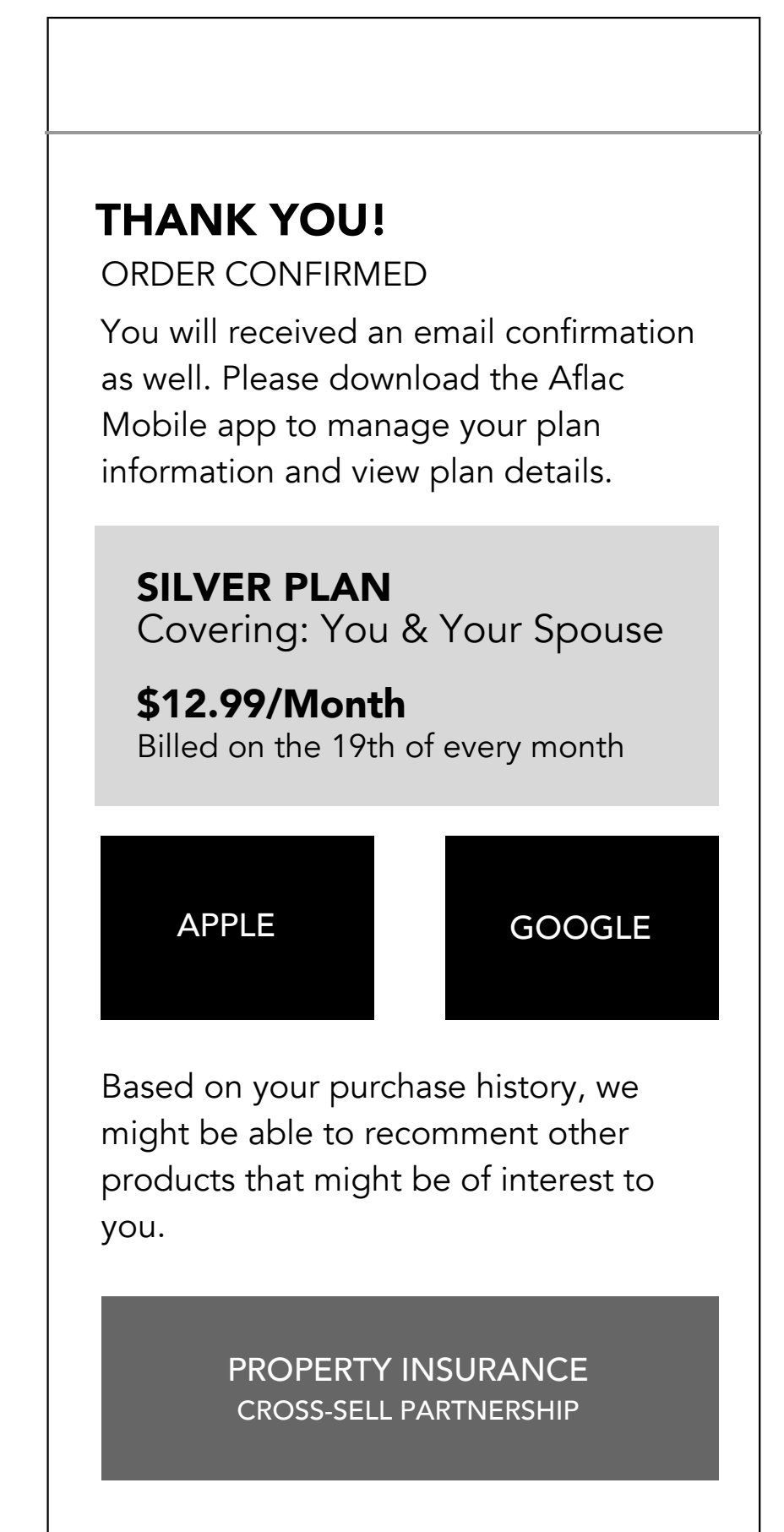
PAYMENT METHOD



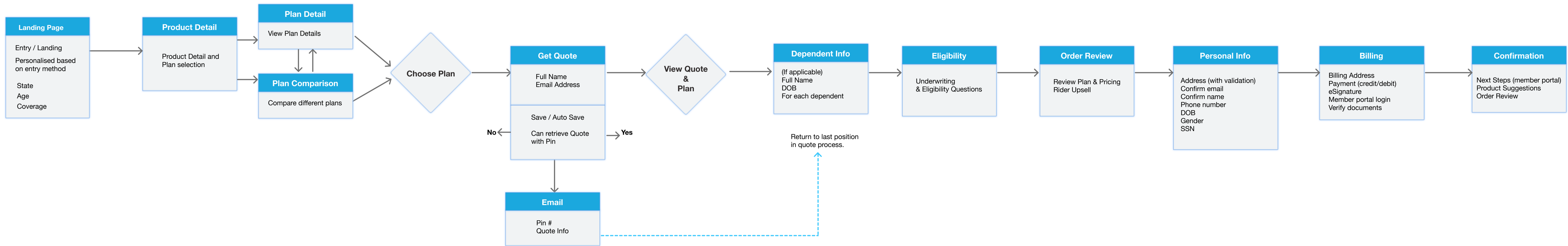
REVIEW & PLACE ORDER



ORDER CONFIRMATION



CONSUMER SALES BUY-FLOW

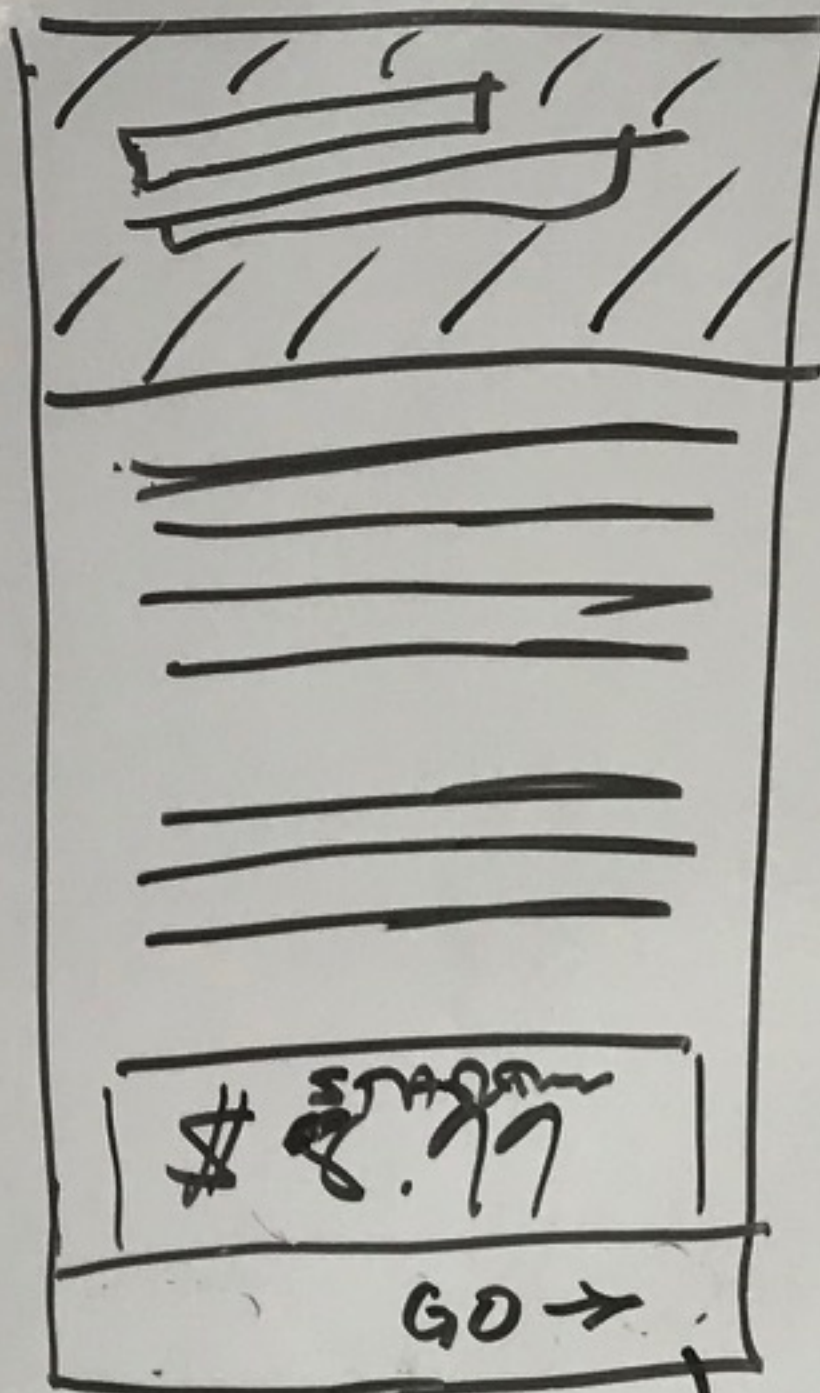
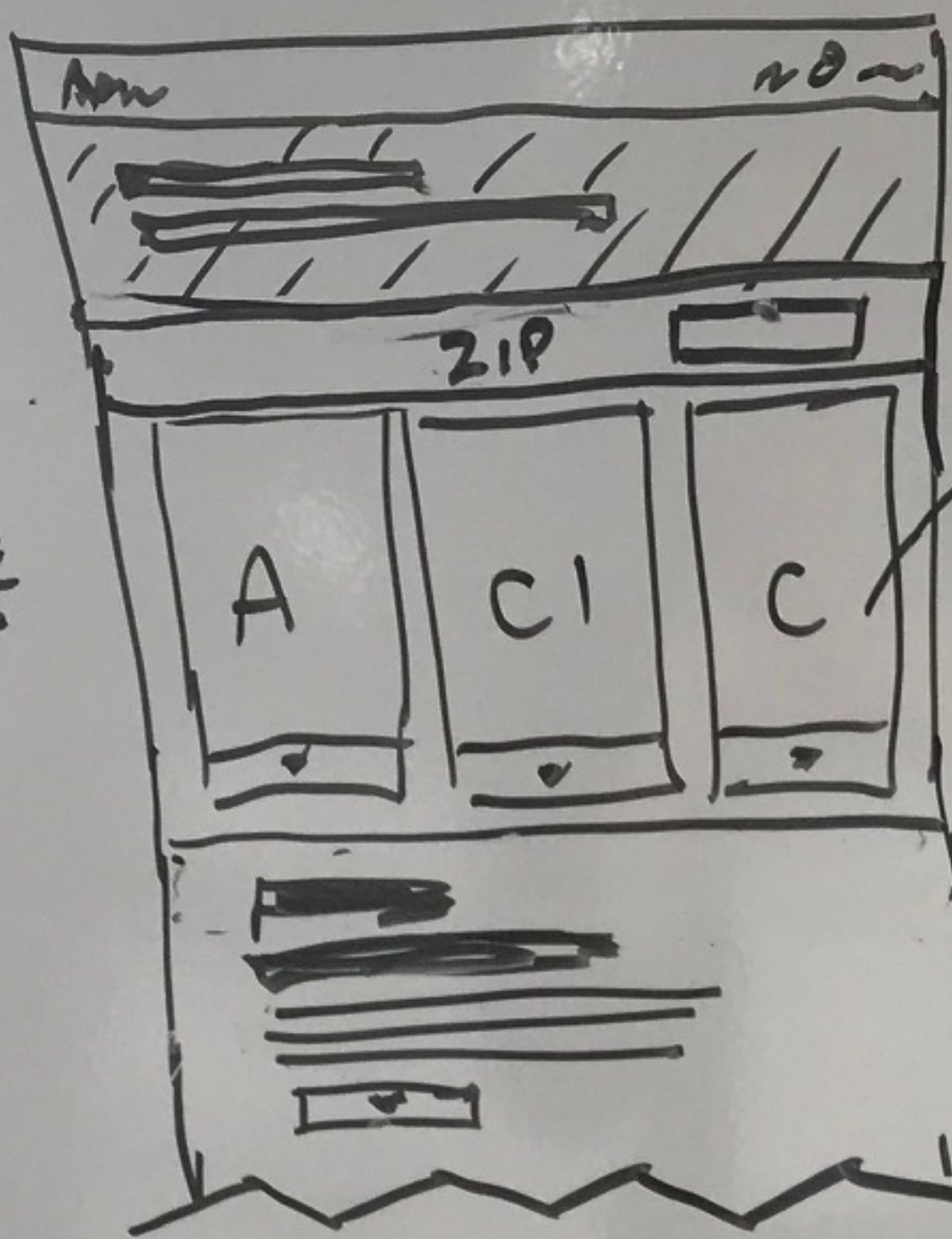


INITIAL SOLUTION

WHITEBOARDING

(S) →

HOMEPAGE



← HEADER

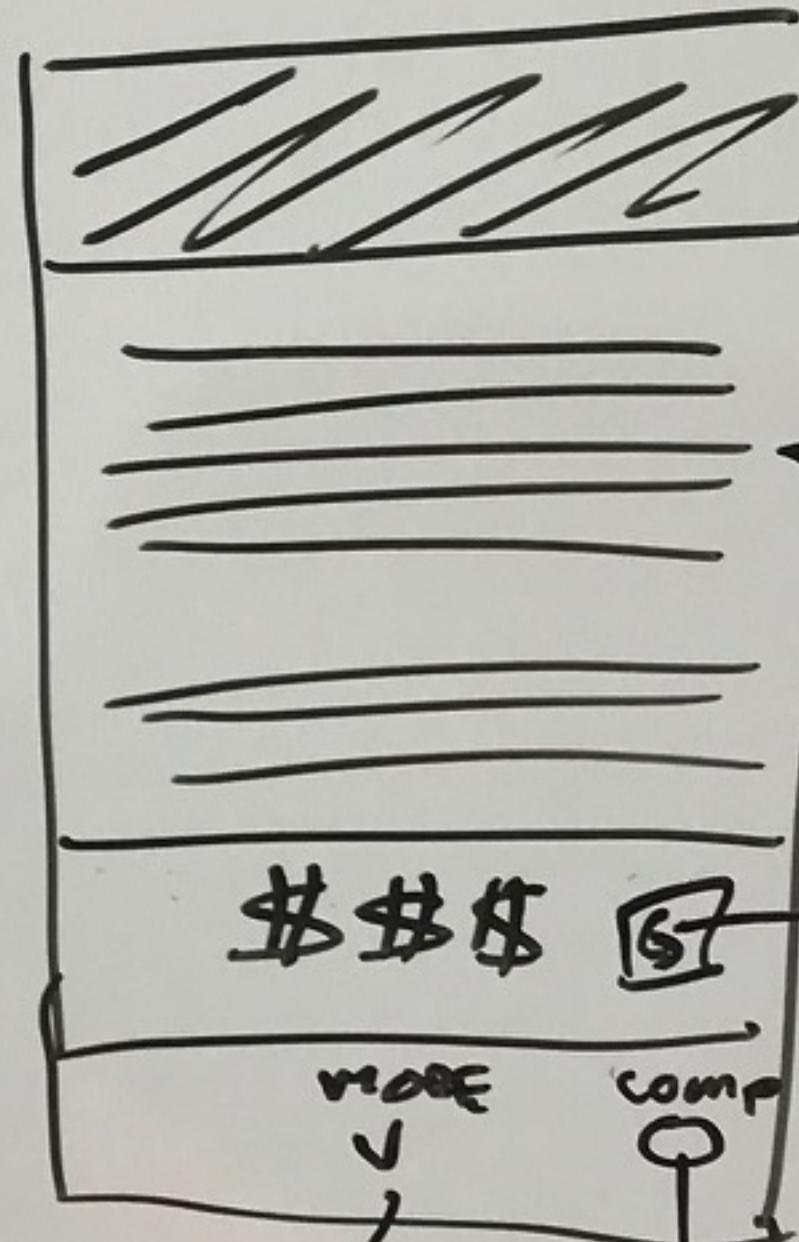
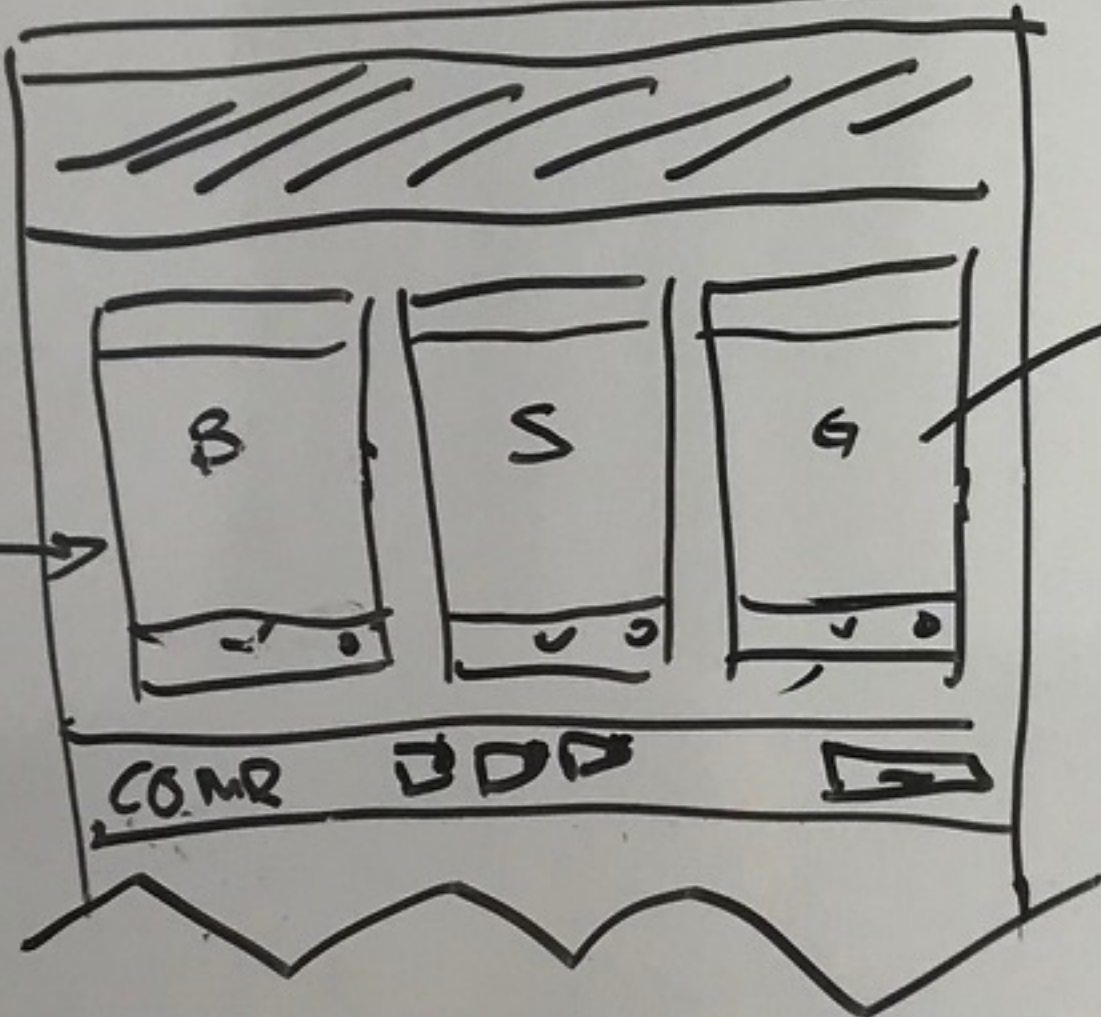
← MINIMUM CONTENT

← STARTING AT \$

← GET STARTED ON PLANS

PRODUCT
DETAIL PAGE

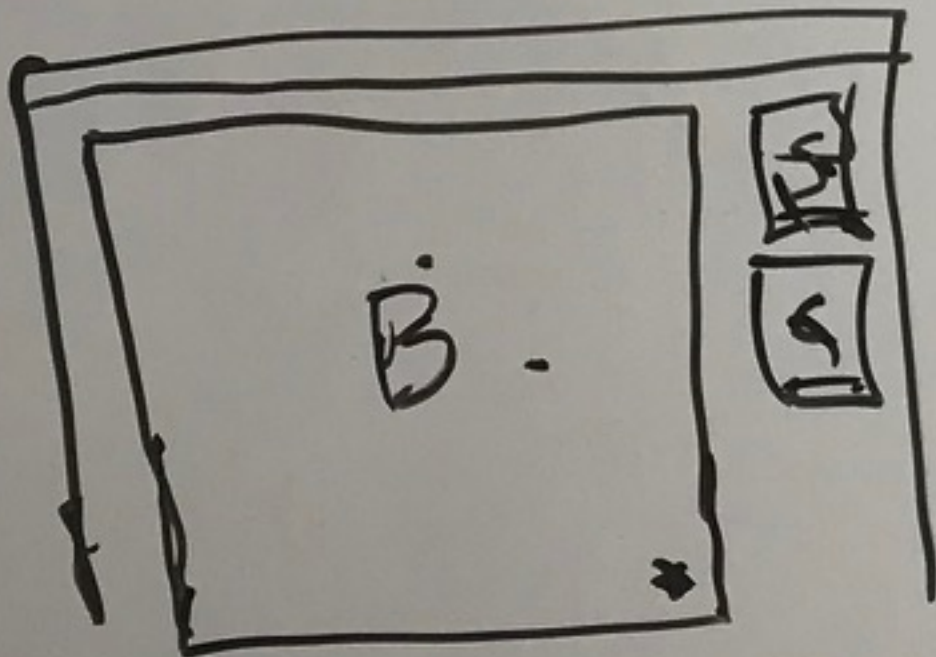
VARIABLE
PLANS



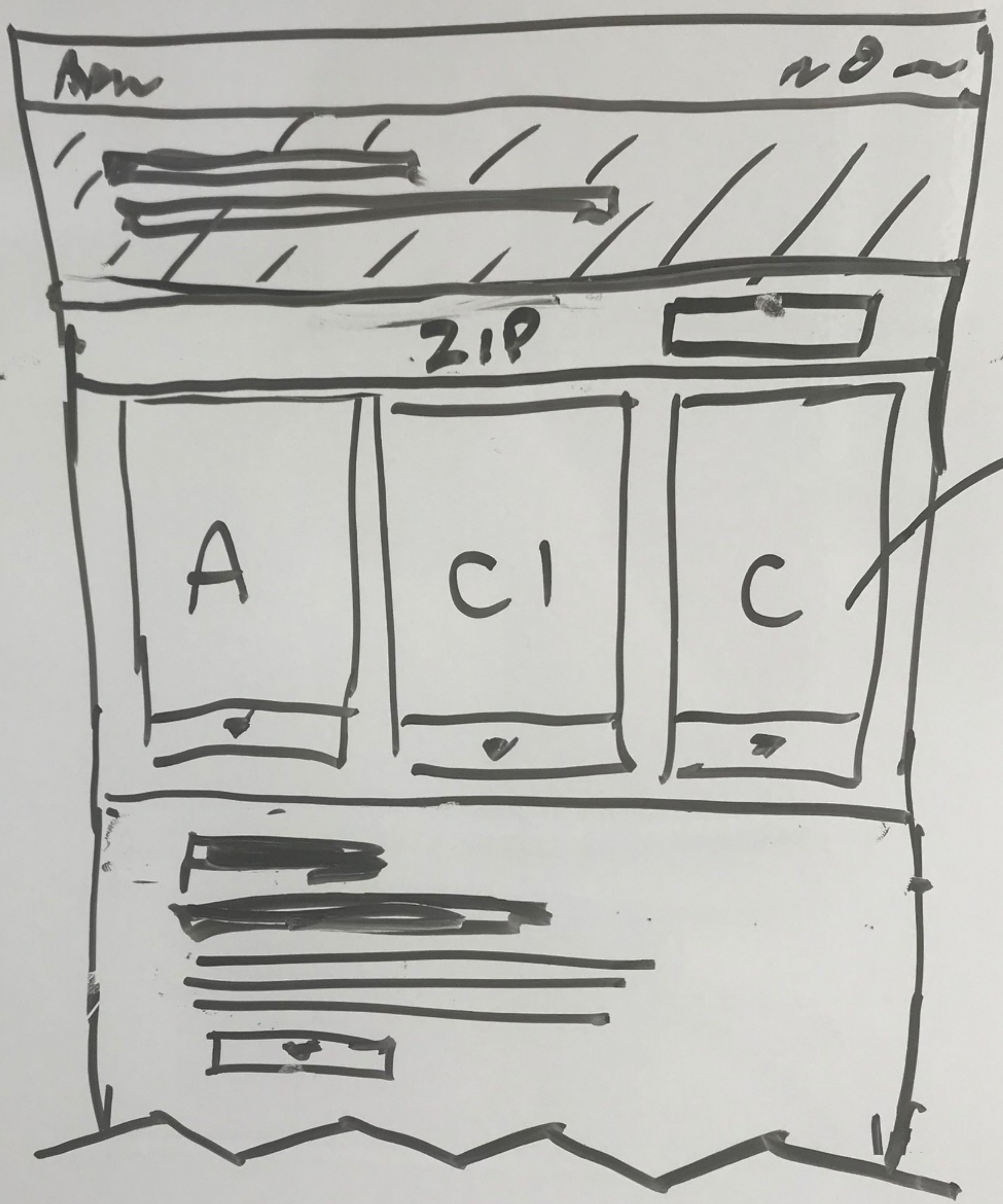
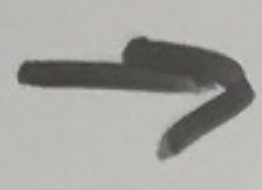
← HIGH
LEVEL
PLAN
POINTS

→ QUOTE

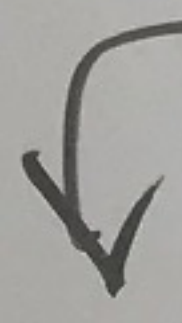
↓ COMPARE



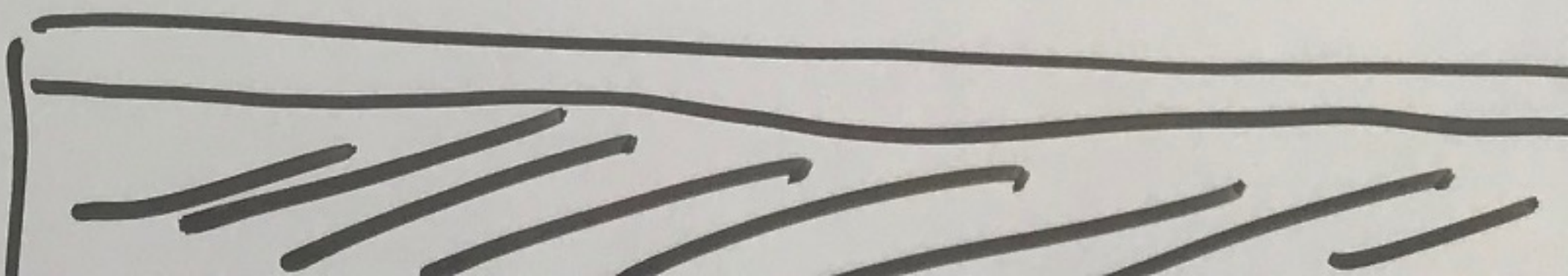
(S)

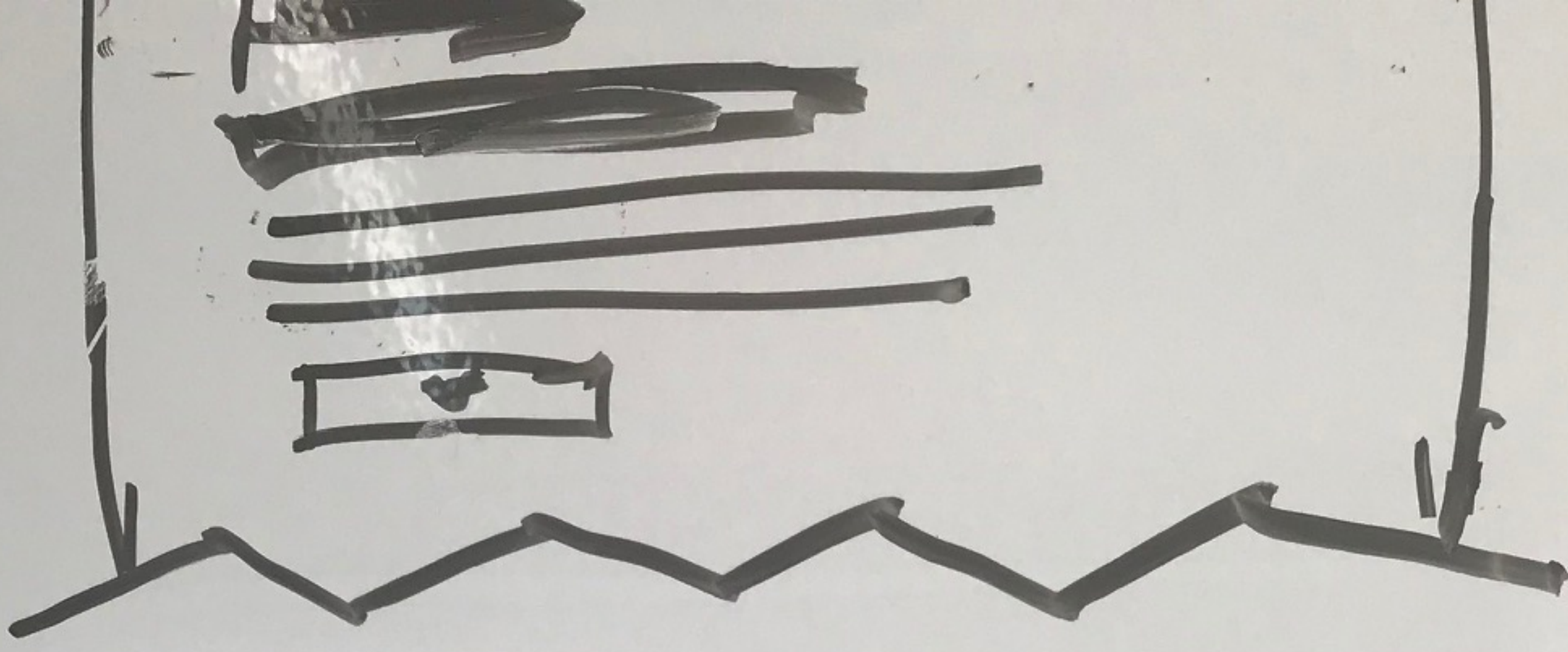


HOMEPAGE



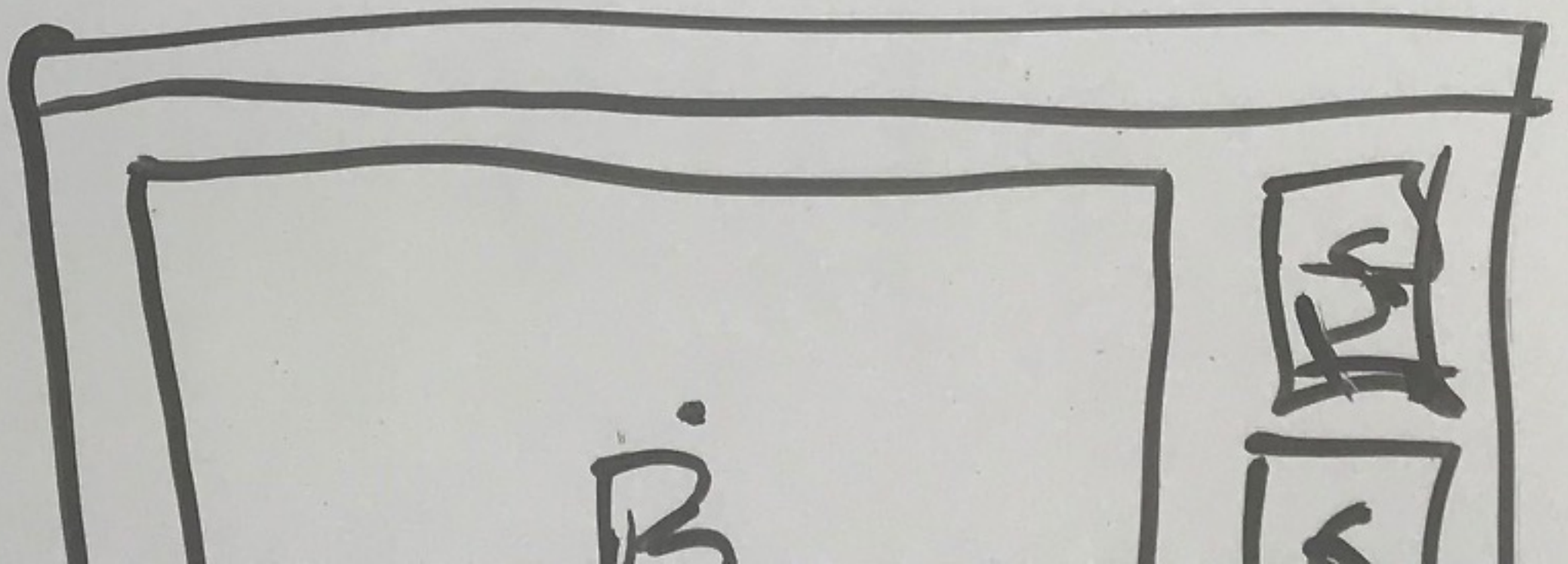
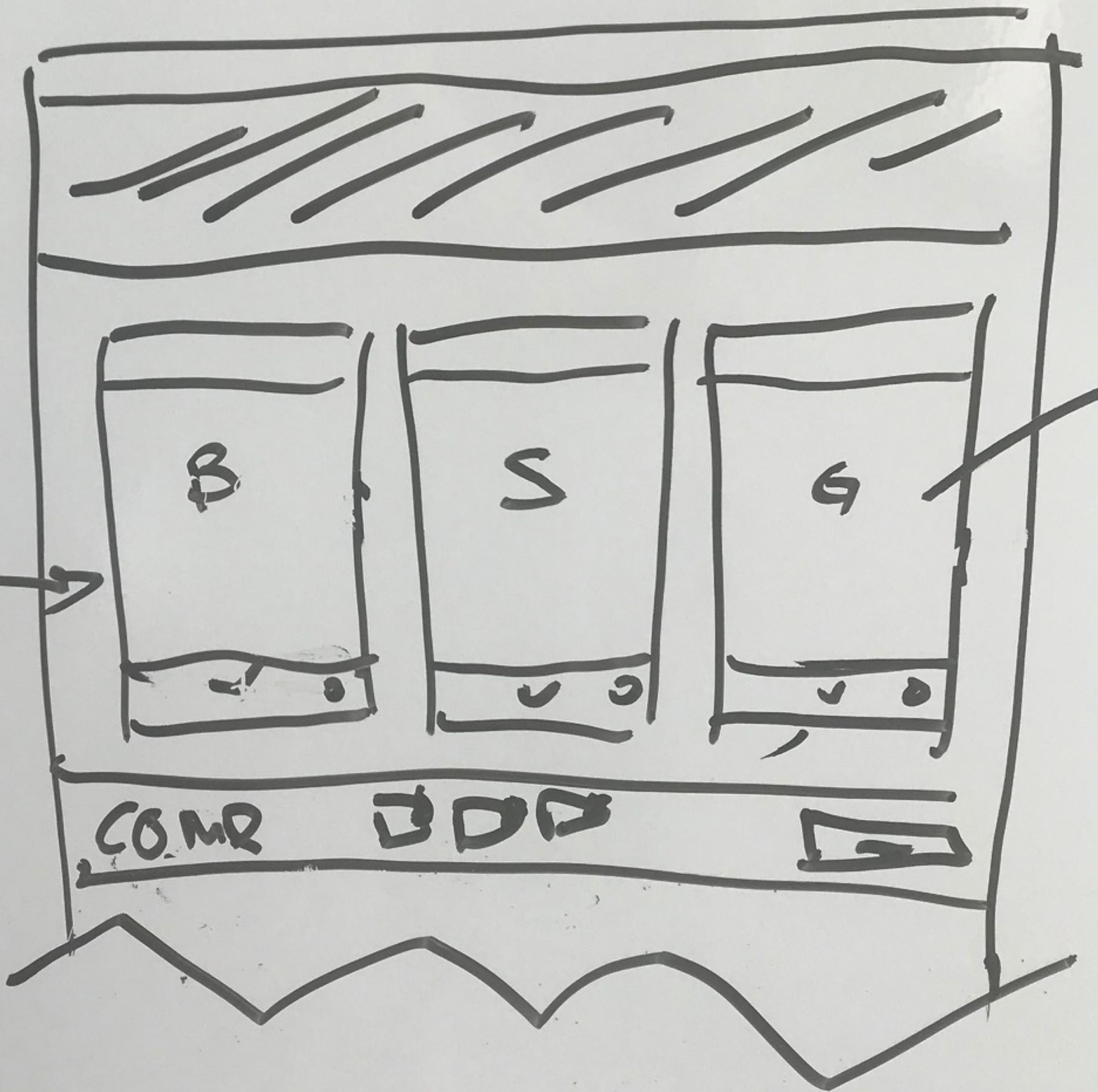
PRODUCT
DETAIL PAGE

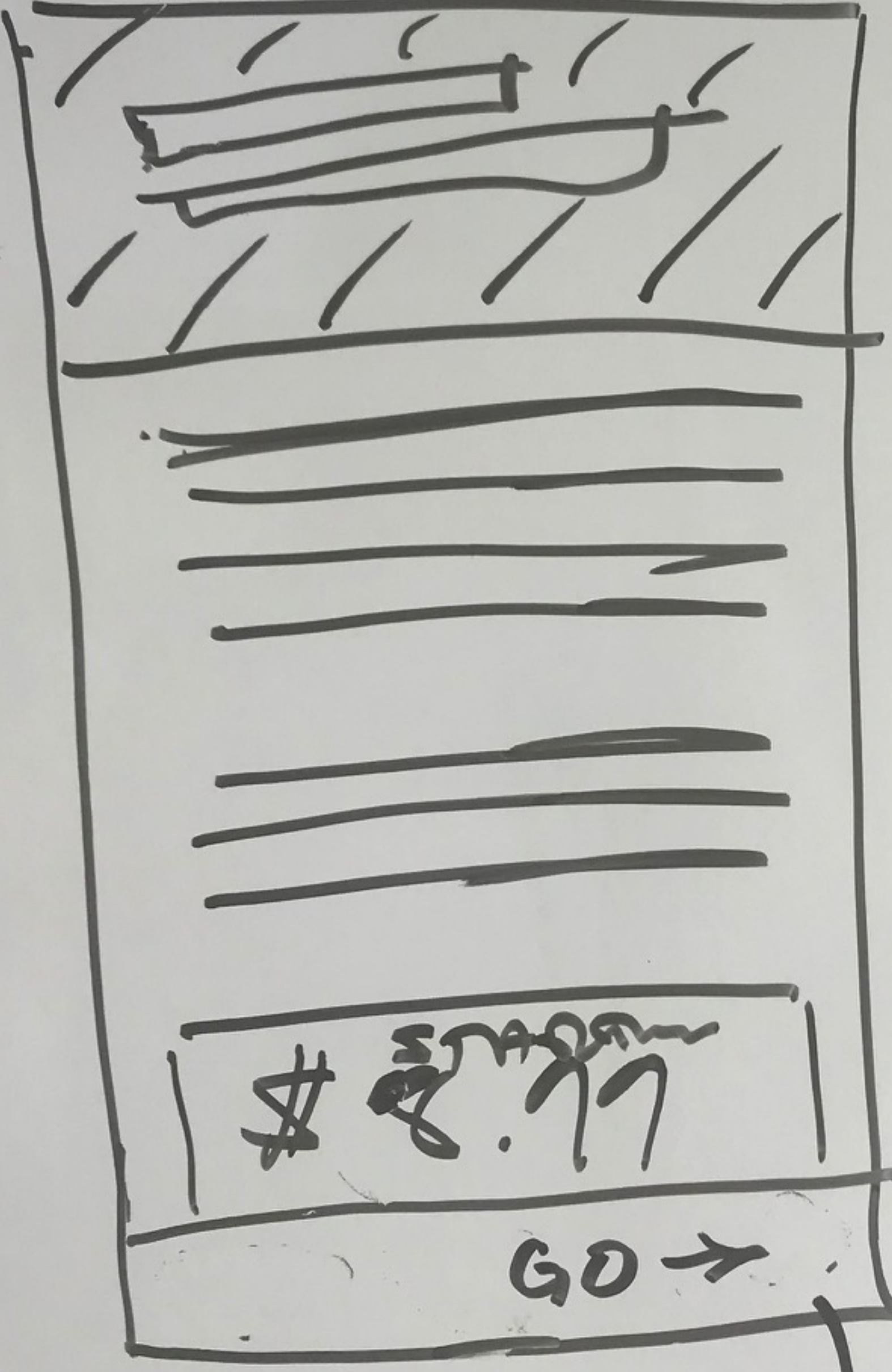




PRODUCT
DETAIL PAGE

VARIABLE
PLANS





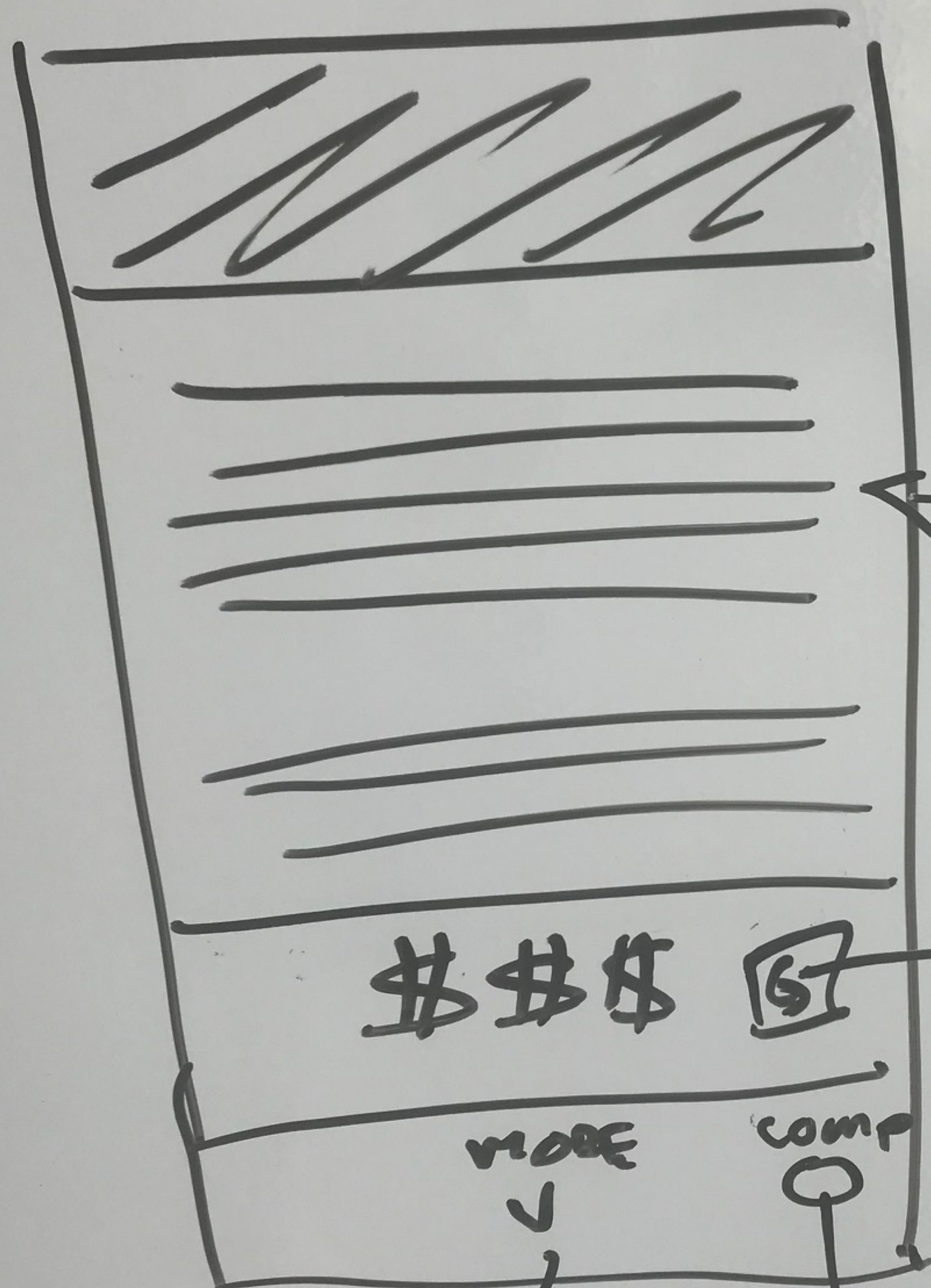
← HEADER

← MINIMUM CONTENT

← STARTING AT \$

← GET STARTED ON PLANS

ON PLANS



HIGH
LEVEL
PLAN
POINTS

QUOTE

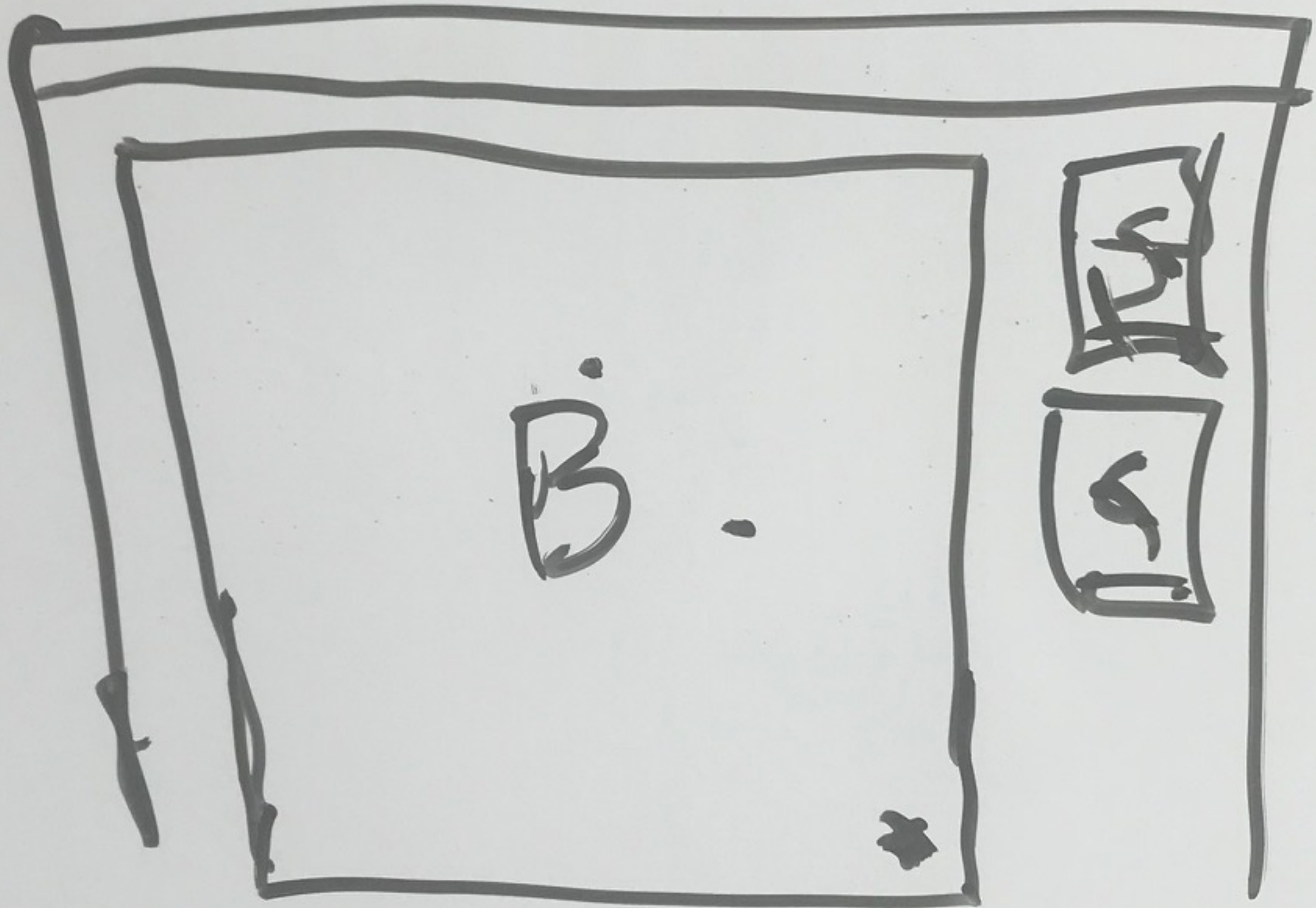
\$\$\$

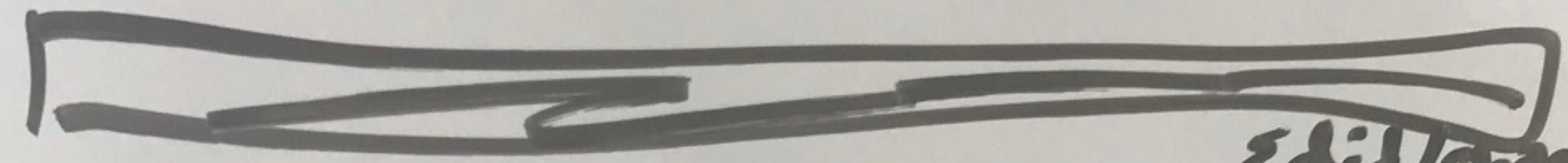
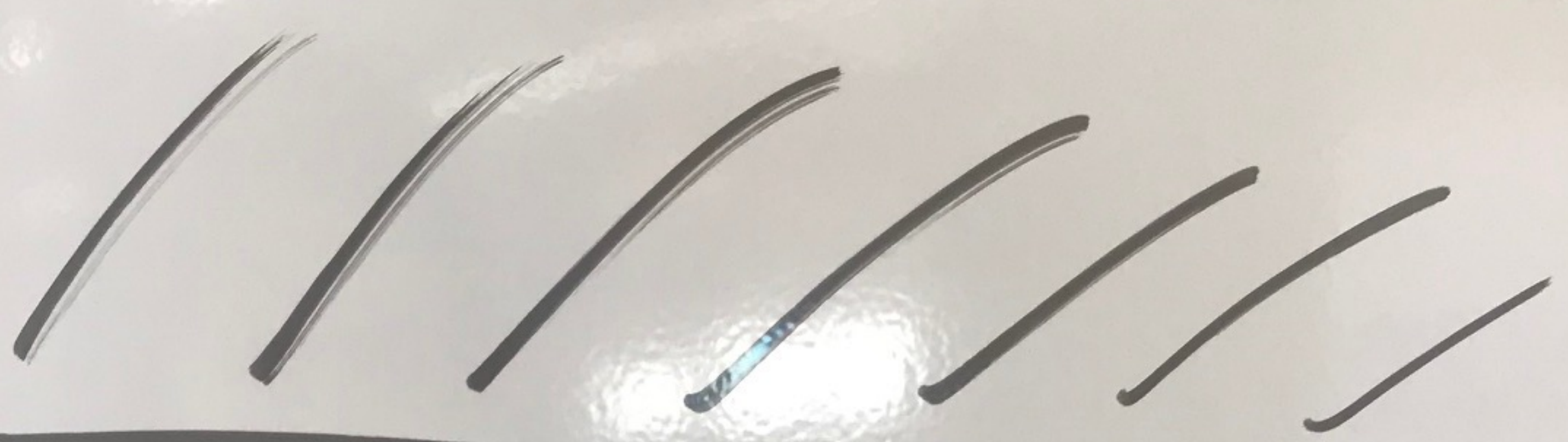
\$

MODE

COMP

COMPARE





edit/change

	Bronze ^x	Silver ^x	Gold ^x
~~~~~	✓	✓	x
~~~~~	✓	x	✓
~~~~~	✓	✓	✓
~~~~~	x	x	x
	\$5.99 <input type="button" value="SELECT"/>	\$12.99 <input type="button" value="SELECT"/>	\$16.99 <input type="button" value="SELECT"/>

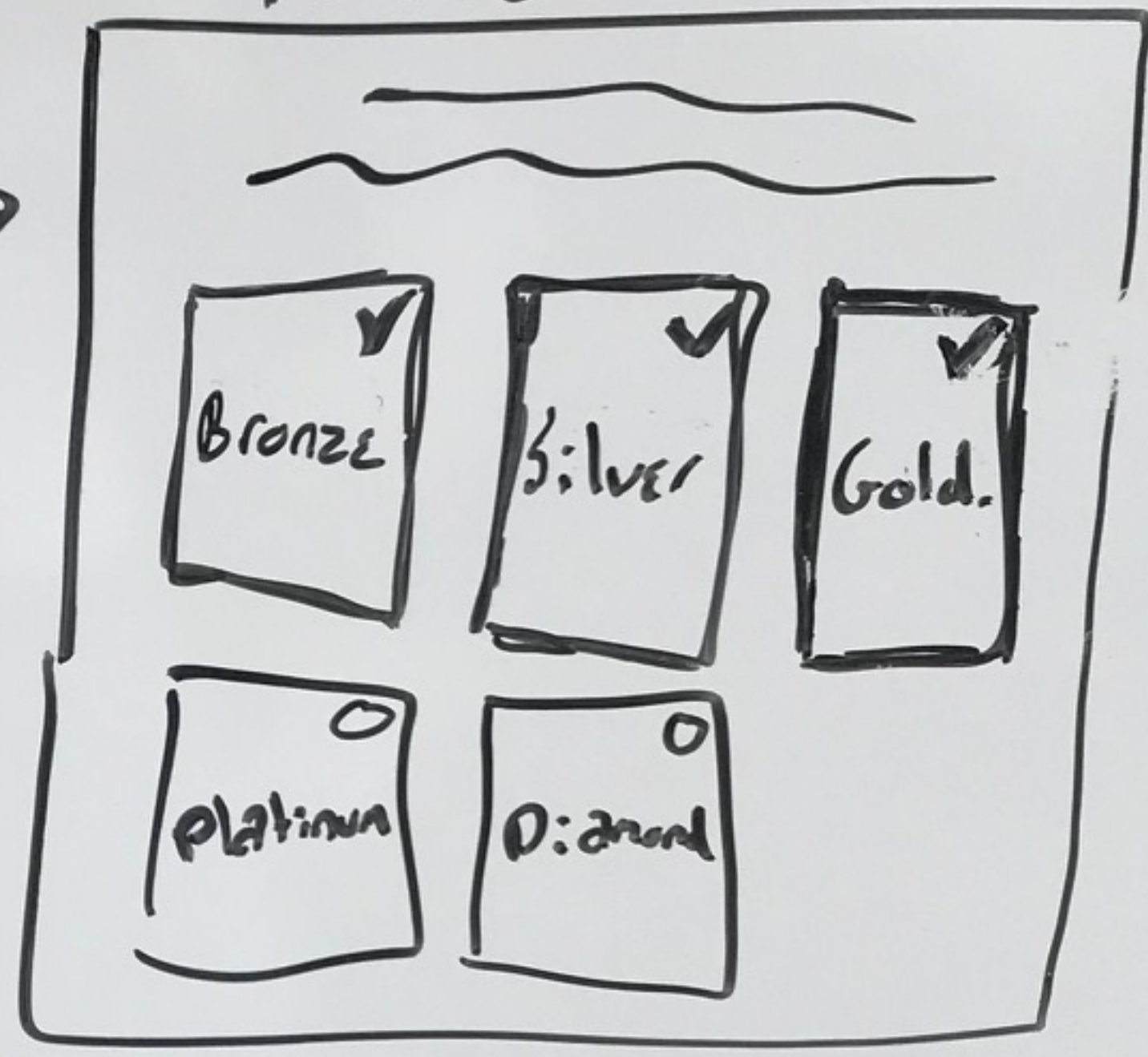
← Sticky

	Bronze ^x	Silver ^x	Gold ^x
~~~~	✓	✓	x
~~~~	✓	x	✓
~~~~	✓	✓	✓
~~~~	x	x	x
	\$5.99 <input type="button" value="SELECT"/>	\$12.99 <input type="button" value="SELECT"/>	\$16.99 <input type="button" value="SELECT"/>

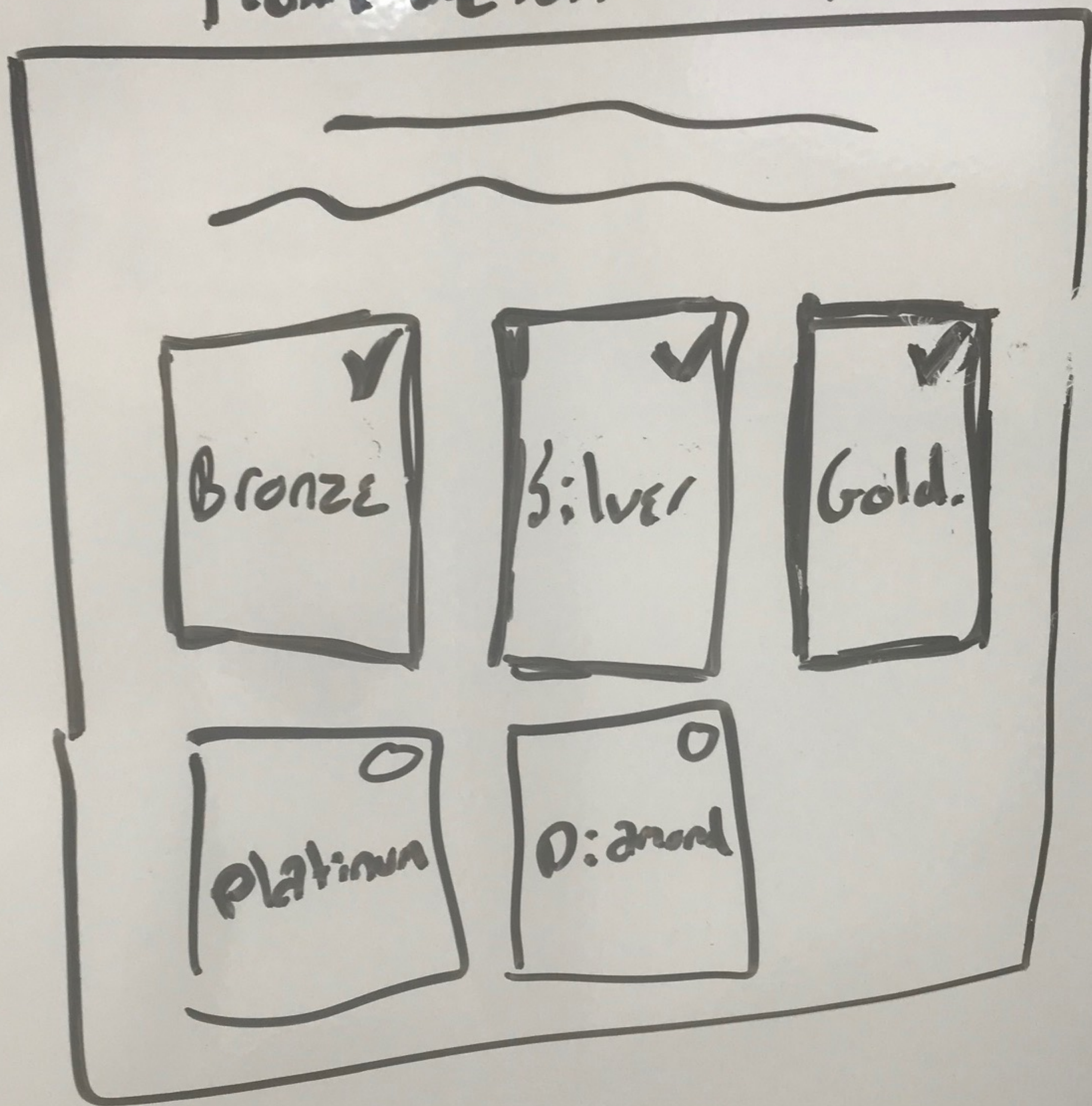
edit/change

← Sticky

Plan detail simplified.



Plan detail simplified.



Sticky

INITIAL SOLUTION

WIREFRAMES

HEADER

1 Landing Page Header
(Direct or Indirect) 3 9

2 Let's find the right plan for you!

4 State: Choose State 5 Age:

6 Who in your family would you like to cover?
Myself 7 7 FIND PLANS

8

10

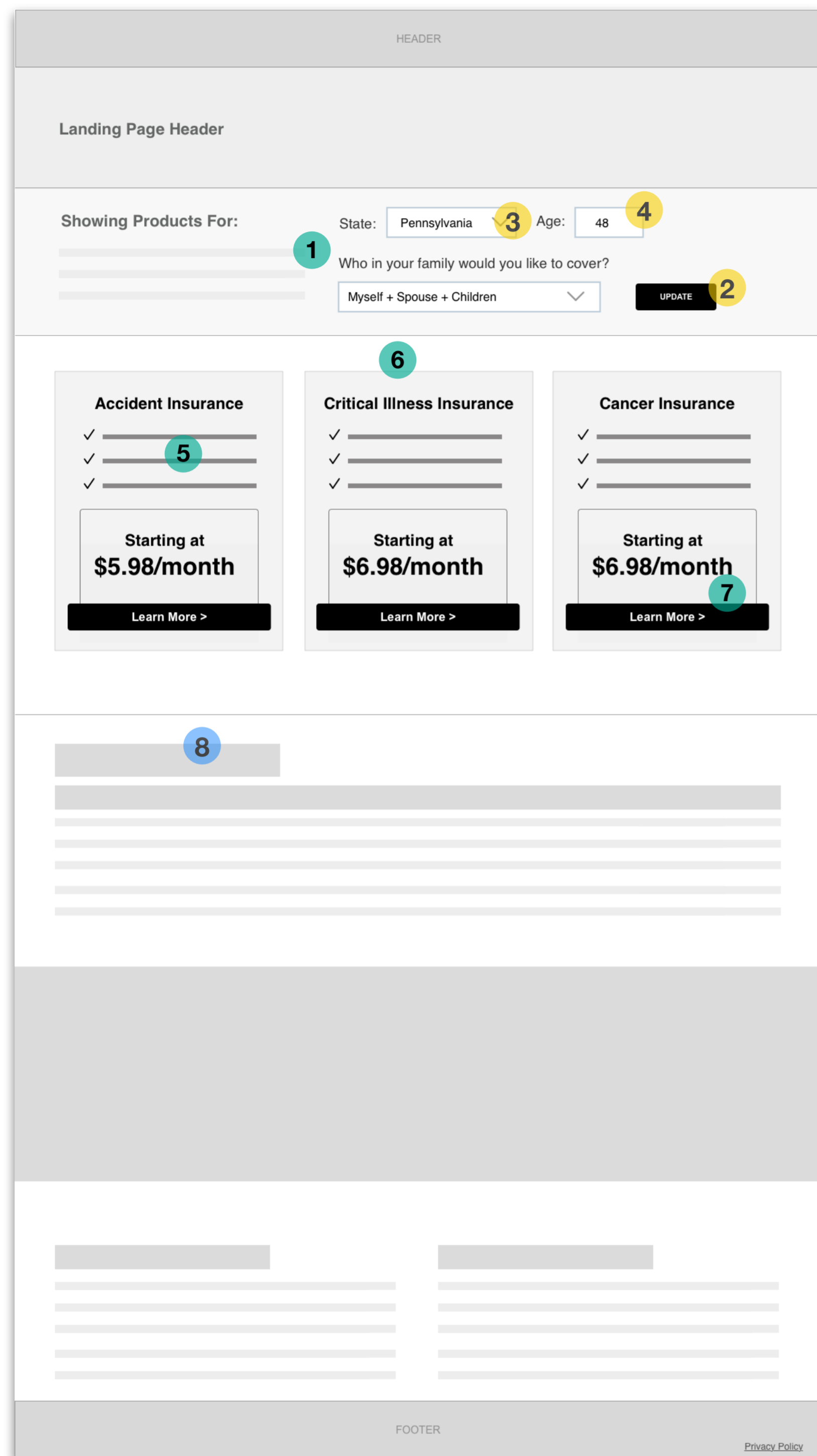
FOOTER Privacy Policy

01 Landing Page

- 1 Depending on the user type and entry method this page will display a different layout and information. Configuration of user flow will depend on where this portal lives within Aflac.com or elsewhere.
- 2 At this point, Google Analytics logs referral source and begins tracking user session. Tealium begins tracking click, scroll, field, etc. events. throughout entire sales portal experience through end.
Consideration for future - EIS does not save any user data until Details step (name, contact info) so is it possible for State and Age to be scroll/selections that are tagged instead of free text fields so that we do not lose the info entered on this page?
- 3 An <H1> header should be applied using Keywords that are relevant to the page content. The content should not be held within an images
- 4 State field is typeahead/autocomplete and will populate based on the users key entry. **Opportunity for testing:** Does State or Zip Code create more conversions?
- 5 All fields are required. If user attempts to submit they receive validation errors. Opportunity for testing: What fields is the user most likely to fill out here to start quote process?
- 6 Options are: Myself, Myself and my spouse, Myself and my children, Myself, my spouse, and my children. **Opportunity for testing:** Is this field asking too much up front? Could we use symbols or images to make more engaging?
- 7 When button is clicked, fields will validate. User cannot move forward without filling out this info. If all fields are populated, products will display on this page (Screen01.2) State and Age determine what products will display on the page. Coverage determines the pricing that is shown.
- 7 API call -> Product rate request to EIS
- 8 Labels and landing page to be rendered from CMS
- 9 The content on this page should be unique to this page only and rendered before the find specific state information is loaded.
- 10 Cross linking should be utilized in page to get the user to information they need to know quickly.

Annotations Legend





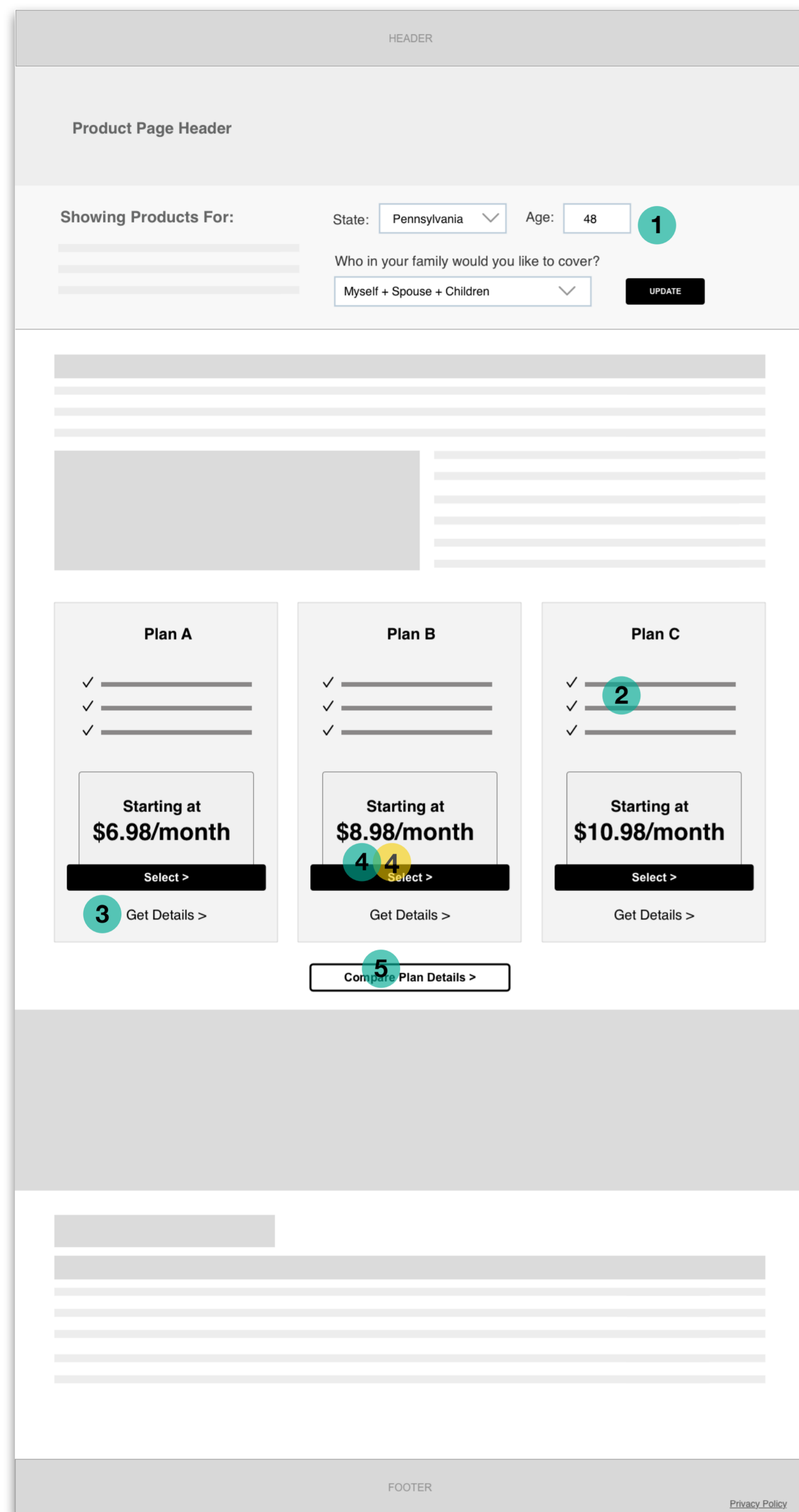
01.2

Landing Page with Products

- 1 User is able to change these fields and update. Products below will update and prices will change if applicable.
- 2 Data is saved to EIS server.
- 3 Separate API call to EIS
- 4 API call to EIS
- 5 Bullet points of product highlights to break down what is offered.
- 6 Available products are displayed based on age, location, and product availability. Starting price represents the coverage selected defaulted to base plan (lowest tier).
- 7 Takes user to the product details page (02) where they can select a plan.
- 8 Add < h2> tags to keyword rich paragraph headers, This content may not be available to search engines as defined in an earlier comment on this page

Annotations Legend





02 Product Detail

- 1 User is still able to change these fields and update. Plans below will update and prices will change if applicable. If current product is not available anymore, the user is alerted and redirected to 01.2 with applicable products.
- 2 Bullet points of plan highlights to give the user a high level feel for the differences.
- 3 Get Details expands to reveal more information about plan so the user can make an informed decision. **Opportunity for Testing:** How much info do we need to show for the plans separate from the comparison page? Does the user want to dive that deep at this point? Should this be a single page?
- 4 Adds plan to the cart and starts the quote flow (04)
- 4 EIS call
- 5 Takes user to comparison page (03)

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

HEADER			
Compare Plans Page Header			
Features	Plan A	Plan B	Plan C
Benefit 1 ✓	✓	✓	✓
Benefit 2 ▾	\$xx,xxx	\$xx,xxx	\$xx,xxx
Benefit 3 ▾	Lorem ipsum dolor sit ame.	✓	✓
Benefit 4 ▾	\$xx,xxx	\$xx,xxx	\$xx,xxx
Benefit 5 ▾	X	✓	✓
Benefit 6 ▾	Lorem ipsum dolor sit ame.	\$xx,xxx	\$xx,xxx
Plans starting at:	\$6.98 per month <input type="button" value="Select >"/>	\$8.98 per month <input type="button" value="Select >"/>	\$10.98 per month <input type="button" value="Select >"/>

03

Product Comparison

- 1 Expands to show more info for items in the row. **Opportunity for testing:** Explore what content needs to be shown on load vs expanded by user at will.
- 2 When user scrolls, this row sticks to the top of the page, so user can see what column they are viewing at all times. For functionality example of this page see the [Oscar comparison screen](#).
- 3 Relevant use case of client side store.
- 4 Bottom row is sticky to the bottom of the page so user can see price and make selection at all times.
- 5 EIS call
- 5 When selected, takes user to buy flow (04) where they enter name and email to receive initial quote which will be saved for easy retrieval.
- 6 Significant reworking of copy to use symbols and dollar amounts to convey benefits. Decrease the cognitive load as much as possible for the user.
- 7 Opportunity to add Rider upsell on this page or right after?

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

1

Let's make sure we can save your personal quote so that you can come back to it at any time.

What is your full name?

3 First Name Last Name

What is your email address?

4 Email Address

Confirm & Get Quote >

6 By hitting Confirm I am agreeing to the Electronic Communication Consent. 5

Need help? Call us at 855-782-5850. 7

< Previous 8

9 10

FOOTER

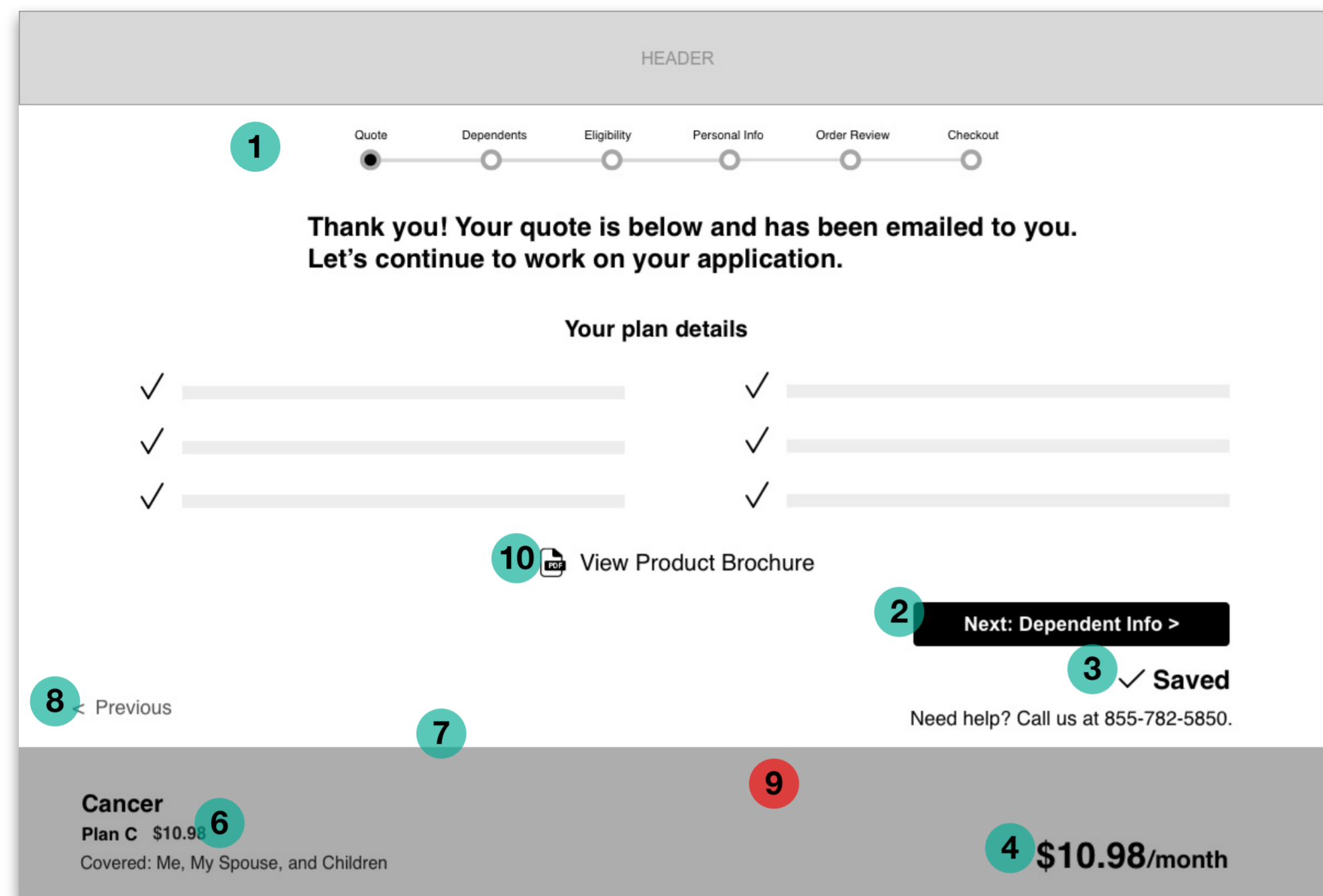
Privacy Policy

04 Basic Information

- 1 Progress bar will show user where they are in the process and what to expect next. Can also be used as navigation to edit and update information already entered. **Opportunity for testing:** Test different navigation labels and design patterns of progress bar.
- 2 Good use case for Redux client side storage.
- 3 Once name and contact info is entered, this user receives a Customer number from EIS. At this point once name and contact info is received, this user is officially considered a lead and info should be passed from EIS>Salesforce.
- 4 All fields in buy flow are required and have proper validation. User cannot progress to next step unless all fields are properly filled out.
- 5 User confirms agreement to ECC by continuing with button. Required by legal in order to email user and save information.
- 6 EIS service call to be identified.
- 7 Customer service number is displayed at all times so user can pick up where they left off with a representative. We don't want them to feel locked into this process.
- 7 User should be able to schedule a call from an agent. They can pick date and time.
- 8 User can navigate to previous screen at any time.
- 9 At this time the user receives a pin so they may retrieve their quote at any time. (expires in 30 days)
- 10 In the case of Critical Illness we need to ask about user's tobacco habits here in order to see final price.

Annotations Legend





05 Get Quote

- 1 As the user goes through this process, they are able to navigate back to any already completed step by clicking the corresponding dot or title in the progress bar. All information entered will auto save so they do not lose anything they have entered if they need to jump around in the process and edit info.
- 2 Links to Dependent Info (06)
- 3 All information entered beyond this point is autosaved and the user can retrieve it via their pin.
- 4 Plan price will dynamically change depending on changes to coverage or add ons.
- 6 Base Plan Price
- 7 Sticky cart appears at this point with the product, plan, people to be covered, and price. This cart updates in real time if the user selects anything that affects the price of their coverage.
- 8 Links to 04 with previous information saved.
- 9 User should be able to update and edit cart by selecting items to change or delete. This action does not take them away from the current page they are on.
- 10 Provide link to download (dynamic) pdf of full plan details. **Opportunity to test:** automatically include copy of PDF in email sent to customer with return URL. Test whether customers are more likely to return when email includes or does not include PDF.

Annotations Legend



06 Dependent Info

- 1 All fields are required to continue to next step. An error message populates below missing fields in red if user tries to continue without filling out all required fields.
- 2 User must select the amount of dependents to be covered from dropdown first. A corresponding amount of fields populate below depending on the number the user enters. User does not have to press ENTER for fields to appear.
- 3 All fields are required and trigger an error message in red below the field if user tries to continue without filling out all fields.
- 4 Birthdate fields utilize date picker.
- 5 Links to 05 with previous information saved.
- 6 Links to Eligibility Questions (07).
- 7 Age limit is 57 in some states so we need to figure out how to build the logic to display the right age based on state.

Annotations Legend



HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Help us make sure everyone is eligible to be covered.

7
Has anyone to be covered ever been diagnosed with or treated for Cancer or an Associated Cancerous Condition of any type or form, other than Nonmelanoma Skin Cancer?

1 NO **2** YES

3 [Next Question >](#)

4 Saved
Need help? Call us at 855-782-5850.

6 [< Previous](#)

5
Cancer Plan C \$10.98
Covered: Me, My Spouse, and 2 children **\$10.98/month**

07 Eligibility

- 1 If the user selects NO, they can continue on to the next question.
- 2 If the user selects yes, they continue on to Eligibility Detailed (07.1) where they must select which individual they are referring to.
- 3 Links to next Eligibility question if the answer is NO. If user selects YES they cannot move to the next question until 07.1 is completed.
- 4 All information entered on previous screens is autosaved.
- 5 Cart updates covered individuals and price in real time if anyone becomes ineligible.
- 6 Links to Dependent Info (06) with all previous info saved.
- 7 If applying for individual coverage, ask applicable version of the question that is specific to them only (do not display "or anyone to be covered.". If respond, Yes, they cannot continue further. Display other available products.

Annotations Legend



HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Has anyone to be covered ever been diagnosed with or treated for Cancer or an Associated Cancerous Condition of any type or form, other than Nonmelanoma Skin Cancer?

NO YES

Who in your family has been diagnoses or treated?

Me:	<input type="checkbox"/>
Jennifer:	<input checked="" type="checkbox"/> <i>! Jennifer is no longer eligible for coverage.</i>
Jimmy:	<input type="checkbox"/>
Sally:	<input type="checkbox"/>

Next Question >

< Previous

Need help? Call us at 855-782-5850.

✓ Saved

Cancer
Plan C \$8.98
Covered: Me, and my 2 children

\$8.98/month

07.1

Eligibility Detailed

- 1 In case where dependents are included: If the user selects YES for any eligibility question, each member on the plan populates as shown below and they must select which member the "YES" answers applies to. If they select "NO", they continue with the other eligibility questions.
- 2 Server side persistence on each step
- 3 If the user selects any member on the plan, it is visually shown and explains why the member is no longer eligible. Once a dependent is deemed ineligible, the question reverts back to "NO" so the user may move forward.
- 4 Links to next eligibility question until all questions have been answered "NO". A "YES" answer for any questions is a knockout question and would make an individual ineligible to be covered by the plan.
- 5 The cart is updated in real time if any member on the plan becomes ineligible.
- 6 When applicable, after the last question - before moving on - highlight the changes to coverage type and price "Based on your answers, xxx has changed to xxx and your monthly payment of \$ has changed to \$"
- 7 Further explore underwriting/eligibility UX to better understand how we want to treat the questions and answers when a dependent is not eligible

Annotations Legend



HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Just a few more questions to finalize your quote.

1 What is your social security number?
 - -
1 Why do we need this? **2**

What is your primary phone number?

What is your date of birth?

What is your gender?

Please verify your full name
3

What is your residential address?
 7

 8

Please verify your email address

4 I'd like to opt into electronic delivery of my policy.

5 [Next: Preview Plan >](#)
 Saved

[< Previous](#) **6** **9**

Need help? Call us at 855-782-5850.

Cancer
 Plan C \$8.98
 Covered: Me, and my 2 children

\$8.98/month

08 Personal Info

- 1** All fields on this page are required and have validation.
- 2** If the user clicks this icon or text, a tooltip overlays below explaining why Aflac needs to collect SSN# and explaining security policies in place to protect their information.
- 3** This field is editable but populates based off information provided before the quote.
- 4** Default opt-in to electronic delivery of policy information. If user wants paper delivery we will prompt them to call in - "Go Green!"
- 5** Links to Order Review (09) page if all information has been populated above and box above this button has been checked.
- 6** Links to Eligibility page (07) with all previous selections saved.
- 7** Includes address validation to ensure address is correct. Will not prevent customer from continuing if address cannot be validated due to new construction.
- 8** Explore simplifying this page either through UI or reducing fields. **Opportunity to test:** sequence of questions/fields (i.e. move SSN down, group information to be verified, like name and email, etc.)
- 9** Add note to indicate tat IDV will take place based on information provided on this screen (name, email, phone and home address).

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Here is an outline of your plan coverage and benefits.

5

✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓

Covered Dependents: 8

Would you like to add additional benefits?

Rider #1 1 + \$2.99

Rider #2 7 + \$3.99

Cancer 6

Plan C \$8.98

Covered: Me, and my 2 children

Rider #1 \$2.99

\$11.97/month

2 Next: Billing Info >

3 ✓ Saved

Need help? Call us at 855-782-5850.

< Previous 4

FOOTER

Privacy Policy

09 Order Review

- 1 If the user selects any riders, the cart to the right of this box automatically updates to show the rider, how much it costs, and updates the overall total cost. If they deselect a rider, the same happens to the cart in real time to show a decrease in price. If a rider requires additional underwriting questions, the user is shown these questions within the screen either inline or overlay so they never lose their place.
- 2 Links to Checkout page (10)
- 3 All information entered on previous screens autosaves.
- 4 Links to previous page: Personal Info (08) with all previous fields filled out.
- 5 User can review a very high level outline of their plan while being offered the option to add riders. That way they can easily see any gaps in coverage they'd like to fill.
- 6 Cart is moved into the page at this point to make the flow feel like a checkout experience. The call to action button is able to move inline with pricing. In this view, if there are no riders or additional plans, so show the plan and final price. No need for subtotaling.
- 7 **Opportunity for Testing:** Where else in the flow can we upsell riders or other products?
- 8 Cart is moved into the page at this point to make the flow feel like a checkout experience. The call to action button is able to move inline with pricing. In this view, if there are no riders or additional plans, so show the plan and final price. No need for subtotaling.

Annotations Legend



The wireframe shows a checkout process with a progress bar at the top: Quote, Dependents, Eligibility, Personal Info, Order Review, and Checkout. The main content area is titled "Please provide your address and payment information." It includes a question about billing address (1), a "Payment Info" section with fields for Card # (2), Name, Expiry Date (Month and Year dropdowns), and Security Code (3). A hint icon (3) is next to the Security Code field. A "Draft Date" section (5) has dropdowns for month (August) and day (22) (7), with a "What is this?" link (3). Below this is a section titled "Almost there! There are some documents you need to review before you're finished." It contains links for "Statements & Agreements" (6) and "Payment Authorization" (6), an "Email all documents to me" button (8), and a link "I would like to view them here" (9). A plan summary box (12) shows "Cancer Plan C" with a price of \$11.97/month (10). At the bottom, there is a "Saved" status (11), a "Previous" link (11), and a footer with "FOOTER" and "Privacy Policy".

10 Checkout

- 1 Default setting is "YES". If user selects "NO", additional fields populates below for billing address. Fields should be the same as "residential address" on previous page.
- 2 User can enter card number, and system determines what type of card it is.
- 3 If the user clicks this hint icon or text, a pop-up appears giving them more details about the above required field.
- 4 Plan info, payment info, purchaser info saved to EIS.
- 5 Draft Date (which determines effective date) will be defaulted to next day, with option to choose up to 7 days later (limited date picker).
- 6 Links to PDF/another page with full document.
- 7 API to Payment Gateway to display embedded iFrame for payment tokenization and payment validation
- 8 When clicked, this emails the documents to the user via the email address provided in 04. They receive a visual confirmation of delivery and are prompted to acknowledge receipt (10.2).
- 9 When clicked, the documents display in page below this section and they are prompted to acknowledge reading via a checkbox.
- 10 In page cart is still displayed with no call to action until the user finishes the required elements on the page.
- 11 Links to Order Review (09)
- 11 **UX of this page needs to be revisited. Opportunity for a workshop with UX and compliance/legal to work out ideal and compliant experience.**

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

10.2 Checkout - Document Confirmation

- 1 User receives confirmation notice that an email has been sent.
- 2 When user selects the checkbox the account creation and esignature fields display (10.3)

HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Please provide your address and payment information.

Is your billing address the same as your home address?
 YES NO

Payment Info

Card #:

Name:

Expiry Date:

Security Code:
Where do I find my security code?

Draft Date:
What is this?

Almost there! There are some documents you need to review before you're finished.

[Statements & Agreements](#)
 [Payment Authorization](#)

✓ An email with all your documents has been sent. **1**

2 I agree to review Statements, Payment Authorization, and all associated documents

Cancer

Plan C \$8.98

Covered: Me, and my 2 children

Rider #1 \$2.99

\$11.97/month

✓ **Saved**

Need help? Call us at 855-782-5850.

[< Previous](#)

FOOTER
[Privacy Policy](#)

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

HEADER

Quote Dependents Eligibility Personal Info Order Review Checkout

Please provide your address and payment information.

Is your billing address the same as your home address?
 YES NO

Payment Info

Card #:

Name:

Expiry Date:

Security Code:
Where do I find my security code?

Draft Date:
What is this?

Almost there! There are some documents you need to review before you're finished.

[Statements & Agreements](#) [Payment Authorization](#)

✓ An email with all your documents has been sent.

I agree to review Statements, Payment Authorization, and all associated documents

Please create an account so you can manage your plan.

 1

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Morbi mattis sapien at pellentesque vulputate. Nunc non nibh ac ligula efficitur blandit quis quis leo. Donec congue lobortis libero. Aliquam non finibus neque. Nunc mattis finibus elit.
2

John Smith

Cancer

Plan C \$8.98

Covered: Me, and my 2 children

Rider #1 \$2.99

\$11.97/month

3 [Purchase My Plan](#)

✓ **Saved**

< Previous Need help? Call us at 855-782-5850.

FOOTER

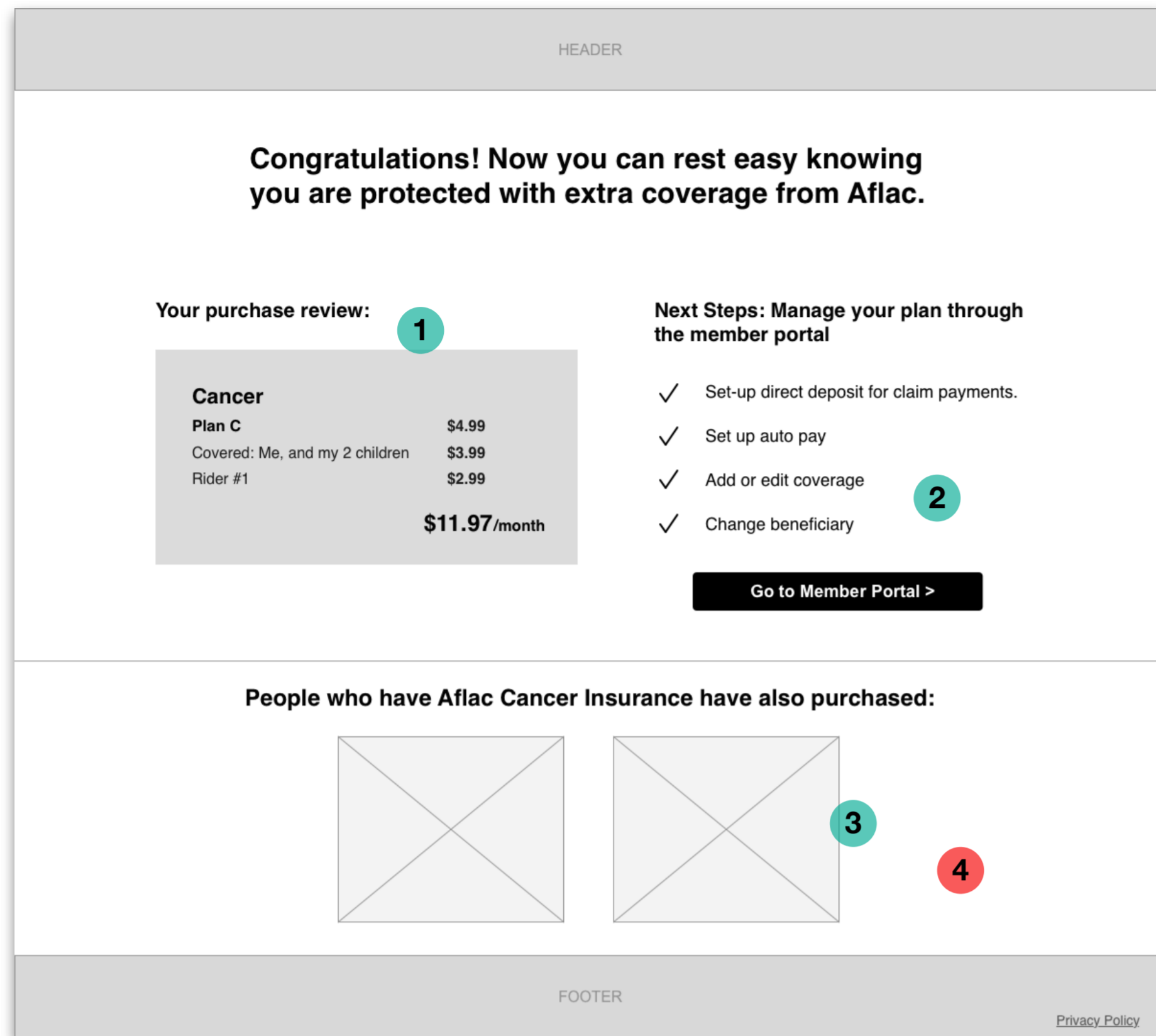
[Privacy Policy](#)

10.3 Checkout -eSignature

- 1 User is asked to create a username and password so they can access the member portal after their order is complete.
- 2 User enters name as appears below.
- 3 If the user has checked the box above, created account info and typed their name, this button will display, process their payment and take them to Confirmation Page (11).

Annotations Legend

- 1 UX
- 2 Analytics
- 3 SEO
- 4 Integration
- 5 Future



11 Confirmation

- 1 Displays a review of the order just placed.
- 2 Guide the user into the member portal by letting them know what actions they can take. Once there, they do not need to log in again, and the experience is visually seamless.
- 3 Other types of promoted Aflac products populate here, based off of the product that was purchased. User understands that this time the purchasing process will be much faster since we have all their info. **Opportunity for Testing:** language around upsell section.
- 4 How does the user journey look for someone who has already purchased a product and wants another? Quick Checkout flow.

Annotations Legend

- UX
- Analytics
- SEO
- Integration
- Future

INITIAL SOLUTION

CONCEPTUAL DESIGNS

Quote Process Pages

- Landing Page
- Product Page
- Product Detail Page
- Product Detail Modal
- Comparison Page (Desktop and Mobile)

Supplemental coverage for all life's moments.



Let's find the right plan for you!

State:

Georgia



Age:

48



Covering:

Myself



FIND PLANS

Lorem ipsum dolor sit amet

Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias excepturi sint, obcaecati cupiditate non provident, similique sunt in culpa, qui dolorem ipsum autem quibusdam et iusto.

[Learn more...](#)

Lorem ipsum dolor sit amet

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor

[LEARN MORE](#)

Lorem ipsum dolor sit amet



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias

[Learn more...](#)

Lorem ipsum dolor sit amet



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit

[Learn more...](#)

Supplemental
coverage for all
life's moments.



Let's find the right plan for you!

State:

Georgia

Age:

48

Covering:

Myself

FIND PLANS

Accidental Insurance



- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.

Starting at
\$5.98/month

LEARN MORE

Critical Illness Insurance



- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.

Starting at
\$6.98/month

LEARN MORE

Cancer Insurance



- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.
- ✓ Lorem ipsum dolor sit amet.

Starting at
\$6.98/month

LEARN MORE

Lorem ipsum dolor sit amet



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit

[Learn more...](#)

Lorem ipsum dolor sit amet



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit

[Learn more...](#)

Cancer Product Page Title

Details for Cancer Product A

SELECT PLAN



[Download Plan PDF](#)

Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias excepturi sint, obcaecati cupiditate non.

Prevention Benefits

Cancer Screening	\$25 per year
Prophylactic Surgery	\$125

Diagnosis Benefits

Initial Diagnosis	\$1,000 (You/Your Spouse) \$2,000 (Child)
Additional Opinion	\$150

Treatment-Related Benefits

Ambulance	\$250 ground or \$2,000 air
Transportation	\$.35 per mile; max \$1,050
Lodging	\$50/day; max 90 days/Calendar Year

Lorem ipsum dolor sit amet

Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias excepturi sint, obcaecati cupiditate non provident, similique sunt in culpa, qui dolore ipsum autem quibusdam et iusto.

[Learn more...](#)

Lorem ipsum dolor sit amet

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor

LEARN MORE

Cancer Product Page Title

Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias excepturi sint, obcaecati cupiditate non provident, similique sunt in culpa, qui dolorem ipsum autem quibusdam et iusto.

Let's find the right plan for you!

State:

Georgia

Age:

48

Covering:

Myself

FIND PLANS

Plan A

Starting at

\$6.98/month

SELECT

Plan B

Starting at

\$8.98/month

SELECT

Plan C

Starting at

\$8.98/month

SELECT

Benefit 1

\$xx,xxx

\$xx,xxx

\$xx,xxx

Benefit 2

\$xx,xxx

\$xx,xxx

\$xx,xxx

Benefit 3

Lorem ipsum dolor sit ame

Lorem ipsum dolor sit ame

Lorem ipsum dolor sit ame

Benefit 4



Speak to an Agent



Compare Plans Page Header

Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias excepturi sint, obcaecati cupiditate non provident, similique sunt in culpa.

State: Georgia

Age: 48

Covering: Myself

UPDATE

Plan A

Plan B

Plan C

Starting at **\$6.98/month**

Starting at **\$8.98/month**

Starting at **\$6.98/month**

SELECT

SELECT

SELECT

Benefit 1

\$XX,XXX

\$XX,XXX

\$XX,XXX

Benefit 2

\$XX,XXX

\$XX,XXX

\$XX,XXX

Benefit 3

Lorem ipsum dolor sit amet.

Lorem ipsum dolor sit amet.

Lorem ipsum dolor sit amet.

Benefit 4

\$XX,XXX

\$XX,XXX

\$XX,XXX



Please provide more details about your dependents so we can refine your quote.

 Spouse's info:

Age limit language goes here

Next: Children

[Back to Basic Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$13.97**



Please provide more details about your dependents so we can refine your quote.



Spouse's info:

First Name
John

Last Name
Smith

Birth Date MM/DD/YYYY
10/03/1985

Age limit language goes here

Next: Children

[Back to Basic Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$13.97**



First Name
John

Last Name
Smith

Birth Date MM/DD/YYYY
10/03/1985

Age limit language goes here

Please provide more details about your dependents so we can refine your quote.



How many children do you have?

2 ▾

Next: Childrens' Info

[← Back to Basic Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$13.97**



BASIC INFO



DEPENDENTS



ELIGIBILITY



Please provide more details about your dependents, so we can refine your quote.



Spouses Information

First Name

Last Name

DOB: MM/DD/YYYY



Age limit language goes here



How many children do you have?

0

Next: Eligibility >

< Back to Basic Info

 Saved

Cancer

Plan C

Covered: Family

Monthly Payment: **\$5.99**

BASIC INFO

DEPENDENTS

ELIGIBILITY



Spouses information



EDIT

Kelly Moles

Date of Birth: 08/22/1976



How many children do you have?

2

First Name

Last Name

DOB: MM/DD/YYYY



First Name

Last Name

DOB: MM/DD/YYYY



Age limit language goes here

Next: Eligibility >

< Back to Basic Info



Saved

Cancer

Plan C

Covered: Family

Monthly Payment:

\$5.99



2 ▾

Please provide more details about your dependents so we can refine your quote.



Childrens' Info:

First Name

Last Name

Birth Date: MM/DD/YYYY

First Name

Last Name

Birth Date: MM/DD/YYYY

Age limit language goes here

Next: Eligibility

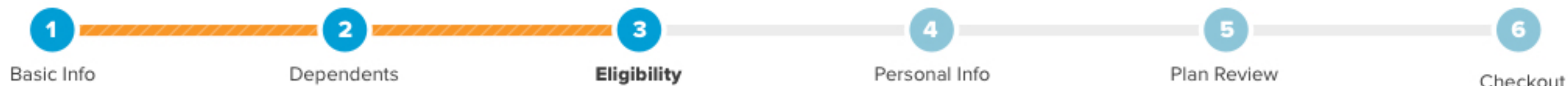
[← Back to Basic Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$13.97**



Help us make sure everyone is eligible to be covered.

Has anyone to be covered ever been diagnosed with or treated for Cancer or an Associated Cancerous Condition of any type or form, other than Nonmelanoma Skin Cancer?

No Yes

[← Back to Dependents](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$13.97**



No Yes

Who in your family does this apply to?

Me

Jennifer

Jennifer is not eligible for coverage.
Your updated price is reflected in your cart.

Jimmy

Sally

Next Question

[Back to Dependents](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment:

\$11.97



Here's an outline of your plan coverage and benefits.

Lorem ipsum dolor sit amet, consectetur adipiscing elit

- ✓ Lorem ipsum dolor sit amet, consectetur adipiscing elit
- ✓ Sed do eiusmod tempor incididunt ut labore et dolore magna aliqua
- ✓ Ut enim ad minim veniam, quis nostrud exercitation ullamco
- ✓ Lorem ipsum dolor sit amet, consectetur adipiscing elit
- ✓ Sed do eiusmod tempor incididunt ut labore et dolore magna aliqua
- ✓ Ut enim ad minim veniam, quis nostrud exercitation ullamco

Next: Other Options

[Back to Personal Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment:

\$11.97



✓ Ut enim ad minim veniam, quis nostrud exercitation ullamco

✓ Ut enim ad minim veniam, quis nostrud exercitation ullamco

Would you like to add coverage?

Rider #1 + **\$2.99/mo**

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim.

Rider #2 + **\$3.99/mo**

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim.

Next: Plan Review

[Back to Personal Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment:

\$14.96



Rider #2

+ \$3.99/mo

Lorem ipsum dolor sit amet, consectetur adipiscing elit sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim.

Your plan review

Cancer

Plan C

Covering You, Your Spouse, and 1 Child

\$11.97

Rider #1

\$2.99

Monthly Payment:

\$14.96

Confirm & Continue to Billing Info



Please provide your address and payment info.



Residential address

Next: Billing Address

[Back to Personal Info](#)





Pennsylvania 19128

Is your residential address the same as your billing address?

No Yes

Next: Payment Info

[Back to Personal Info](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment: **\$14.96**



No Yes

 Payment Info

 Where do I find my security code?

Next: Terms and Conditions

[← Back to Personal Info](#)





646

Where do I find my security code?

Almost there!

There are some documents you need to review before you're finished.

[Statements & Agreements](#)

[Payment Authorization](#)

[Email all my documents to me](#)

[I would like to view them here.](#)

[Back to Plan Review](#)





646

 Where do I find my security code?

Almost there!

There are some documents you need to review before you're finished.

[Statements & Agreements](#)[Payment Authorization](#)

An email with your documents has been sent.

I agree to review Statements, Payment Authorization, and all associated documents.

[← Back to Plan Review](#)





I agree to review Statements, Payment Authorization, and all associated documents.

Please create an account so you can manage your plan.



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias.

John Smith

Purchase My Plan

[← Back to Plan Review](#)



Cancer

Plan C, Covering Me, My Spouse, and 2 Children

Monthly Payment:

\$14.96



I agree to review Statements, Payment Authorization, and all associated documents.

Please create an account so you can manage your plan.



Ut placet, inquam tum dicere exorsus est laborum et molestiae non quo aut in animis nostris inesse notionem, ut perspiciatis, unde omnis dolor sit voluptatem et quas molestias.



John Smith

Cancer

Plan C

Covering You, Your Spouse, and 1 Child

\$11.97

Rider #1

\$2.99

Monthly Payment: **\$14.96**

CONSUMER



VISION
2020

Vision: To be the No. 1 distributor of benefits solutions supporting the U.S. workforce

Core Objectives: Growth, Efficiency and Experience

To drive toward the ideal customer experience, we must focus on:

Customer Centricity: Understand our target consumer better than anyone else

Customer Service: Build a clear view of our target and their needs and incorporate into our decision making across all core strategies

Creating the right solutions for the right customers

Provide our customers with an effortless service experience 24/7 on device agnostic platforms



CUSTOMER
EXPERIENCE

CUSTOMER
EXPERIENCE
VISION

We want next-generation consumers to **shop with confidence** and **interact with ease** when it comes to every aspect of doing business with Aflac.

To do this, each initiative/solution must address at least one of the following:

- Harness digital** to enhance customer experiences and exceed expectations
- Seamlessly integrate** channels across sales and service
- Reduce effort** for customers when interacting with Aflac



CUSTOMER
VALUE INDEX

CUSTOMER
EXPECTATIONS

Our customers expect every experience to align with these four principles.

Efficient: I care about speed, accuracy and resolution when getting things done

Intuitive: I want my experience to meet my expectations

Independent: I want to create my own path

Connected: I want to engage with partners who share similar values to me

To score your initiative/solution: Select all expectations that your initiative/solution will address across each of the four principles. You must address at least one expectation from each column. Total each column, then add the column totals together to determine the overall score.



CONSUMER

Functional
"I need the experience to be..."

Emotional
"I need you to be..."

YOUR CX SCORE	
Efficient	
Intuitive	
Independent	
Connected	
TOTAL	(129 max)

Efficient	Intuitive	Independent	Connected
<input type="checkbox"/> 9 Effortless	<input type="checkbox"/> 9 Visibility	<input type="checkbox"/> 9 Proactive	<input type="checkbox"/> 9 Authentic
<input type="checkbox"/> 9 Helpful	<input type="checkbox"/> 9 Expected	<input type="checkbox"/> 9 Self-Sufficient	<input type="checkbox"/> 9 Respectful
<input type="checkbox"/> 9 Accessible	<input type="checkbox"/> 9 Consistent	<input type="checkbox"/> 3 Flexible	<input type="checkbox"/> 3 Responsive
<input type="checkbox"/> 9 Digitally Enabled	<input type="checkbox"/> 9 Accurate	<input type="checkbox"/> 3 Customizable	<input type="checkbox"/> 3 Personal
<input type="checkbox"/> 9 Productive			
TOTAL -- 45	TOTAL -- 36	TOTAL -- 24	TOTAL -- 24

49↑ **Great job.** This initiative/solution meets many of the requirements and is likely to provide a well-received customer experience.

Key 24-48 **Good work.** This initiative/solution meets minimum requirements, but don't stop here. Are there other expectations you can address?

23↓ **Try again.** This initiative/solution does not meet the minimum customer experience requirements, and should be revised.
For additional help, please contact CustomerCentricity@aflac.com.