

INTER-OFFICE MEMORANDUM



TO: **Robert L. Pitts, Chairman**
Fulton County Board of Commissioners

FROM: **Verna Thomas, Benefits Manager**

DATE: **November 21, 2025**

SUBJECT: **Request for Signature of MOU Agreement 2025**

Regarding Agenda Item #: 22-0608

BOC meeting date: 09/07/2022

Department: Finance

Contact: Verna Thomas

Number of copies needed: 2

I am writing to request the Chairman's signature on the attached Memorandum of Understanding (MOU) Agreement for the 2025 renewal of the AFLAC products. Signature page is also attached.

Thank you for your attention to this matter. Please let me know if you have any questions or need further information.

SIGNATURES:

FULTON COUNTY, GEORGIA

Robert Pitts

12/17/2025 | 5:12 PM EST

Robert L. Pitts, Chairman
Fulton County Board of Commissioners

ATTEST:

Tonja R. Grier

12/17/2025 | 5:27 PM EST

Tonja R. Grier
Clerk of the Commission



10/2/2025

Fulton County/Ameriflex

To whom it may concern:

This is a Letter of Understanding (the "Letter") issued by Continental American Insurance Company ("Aflac Group") to Fulton County/Ameriflex ("Reimbursement Recipient") (collectively together, the "Parties"). The intent of this letter is to set forth the expectations of the relationship between the Parties.

Contained in this letter are the assumptions and details of the engagement:

FULTON COUNTY GOVERNMENT has approximately 4600 benefits-eligible employees, which will enroll utilizing Electronic Platform.

- Offer Effective 1/1/2025 Expires: 12/31/2025
- Public Sector will agree to pay the Ameriflex FSA fees for Fulton County for 2025
- Annual UW 10k per line for admin costs = \$30,000 covers cost of website maintenance and enrollment expenses
- Additional Communications Expense Reimbursement: \$2,500 per line of business. (\$10,000 total)

While the Brokers Agreement entered into between the Parties primarily governs the relationship between them, this Letter contains conditions and obligations above and beyond those contained in such Brokers Agreement. Before an expense reimbursement will be made to Reimbursement Recipient, the following conditions must be met (the "Enrollment Conditions"):

- Reimbursement Recipient will meet the defined enrollment eligibility requirements set forth by Aflac Group's Underwriting Department in its sole discretion.
- Reimbursement Recipient shall provide a valid invoice of incurred expenses to submit to Aflac Group before Aflac Group will provide payment. If expenses are incurred on a reoccurring or periodic basis, such reoccurring or periodic invoices shall be submitted individually by Reimbursement Recipient to Aflac Group, and Aflac Group shall provide reimbursement on such intermittent basis.
- This Reimbursement Expense shall be valid for one year from the date executed below ("Reimbursement Expense Period") and shall not be extended beyond one year unless expressly authorized in writing by a duly authorized officer of Aflac Group. Aflac Group will, in its sole discretion, determine whether to renew the Reimbursement Expense based upon its review. The Parties shall have no further obligations under this Letter after the Reimbursement Expense Period, but may enter into a new Letter of Understanding upon the mutual agreement of the parties.
- The assumptions, requirements and details of this Letter shall be reviewed periodically by Aflac Group, and may be subject to change if the above Enrollment Conditions and requirements are not met during the Enrollment Period.
- If the assumptions, requirements and details of this Letter are acceptable to both Parties, please acknowledge agreement by signing below.

Cindy Sorrel

Aflac Signer

10/2/2025

Aflac Public Sector Signer

10/2/2025

Robert Pitts

Authorizing Officer / Fulton
County/Ameriflex

12/17/2025 | 5:12 PM EST

10/2/2025

Item #25-0711 BOC Date 09/17/2025

12/17/2025 | 3:55 PM EST

Continental American Insurance Company (Aflac Group), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. Aflac Group is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Verna Thomas verna.thomas@fultoncountyga.gov Employee Benefits Manager FINANCE DEPARTMENT Security Level: Email, Account Authentication (None)	COPIED	Sent: 12/17/2025 5:27:31 PM
Electronic Record and Signature Disclosure:		
Accepted: 8/22/2025 9:35:20 AM ID: 3e69db81-0350-40c9-8377-7ab7c8c55cae		
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	11/21/2025 4:16:25 PM
Envelope Updated	Security Checked	12/17/2025 12:39:44 PM
Envelope Updated	Security Checked	12/17/2025 1:53:30 PM
Envelope Updated	Security Checked	12/17/2025 1:53:30 PM
Envelope Updated	Security Checked	12/17/2025 1:53:30 PM
Certified Delivered	Security Checked	12/17/2025 5:27:03 PM
Signing Complete	Security Checked	12/17/2025 5:27:30 PM
Completed	Security Checked	12/17/2025 5:27:31 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

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You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

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To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at glenn.king@fultoncountyga.gov and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

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Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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