

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



12/17/2025 | 5:12 PM EST

Robert L. Pitts, Chairman
Fulton County Board of Commissioners

ATTEST:



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

12/17/2025 | 5:12 PM EST

Authorizing Officer / Fulton
County/Ameriflex

Donna R. Smith

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.

Certificate Of Completion

Envelope Id: 48FF45E1-0F12-4448-B015-E519104007E9		Status: Completed
Subject: Complete with Docusign: Fulton County 2025 MOU Aflac-Agreement.pdf, 2025 MOU memo.pdf		
Parcel ID:		
Employee Name:		
Source Envelope:		
Document Pages: 3	Signatures: 4	Envelope Originator:
Certificate Pages: 5	Initials: 0	Alana Gillespie
AutoNav: Enabled		141 Pryor Street
Envelopeld Stamping: Enabled		Purchasing & Contract Compliance, Suite 1168
Time Zone: (UTC-05:00) Eastern Time (US & Canada)		Atlanta, GA 30303
		alana.Gillespie@fultoncountyga.gov
		IP Address: 68.208.197.4

Record Tracking

Status: Original	Holder: Alana Gillespie	Location: DocuSign
11/21/2025 4:06:28 PM	alana.Gillespie@fultoncountyga.gov	
Security Appliance Status: Connected	Pool: StateLocal	
Storage Appliance Status: Connected	Pool: Fulton County Government	Location: Docusign

Signer Events

Signer Events	Signature	Timestamp
Robert Pitts		Sent: 12/17/2025 3:55:51 PM
harriet.thomas@fultoncountyga.gov		Viewed: 12/17/2025 5:12:32 PM
Chairman		Signed: 12/17/2025 5:12:45 PM
Security Level: Email, Account Authentication (None)	Signature Adoption: Pre-selected Style	
	Using IP Address: 74.174.59.10	

Electronic Record and Signature Disclosure:

Accepted: 12/17/2025 5:12:32 PM
ID: fbf340da-a4ec-4149-b459-f7001129ed31

Tonya Grier		Sent: 12/17/2025 5:12:46 PM
Tonya.Grier@fultoncountyga.gov		Viewed: 12/17/2025 5:27:03 PM
Clerk to the Commission		Signed: 12/17/2025 5:27:30 PM
Fulton County Government	Signature Adoption: Uploaded Signature Image	
Security Level: Email, Account Authentication (None)	Using IP Address: 74.174.59.10	

Electronic Record and Signature Disclosure:

Accepted: 10/27/2025 11:21:47 AM
ID: 4889b84d-8ea3-4ba9-bf87-bf4c309e21ab

In Person Signer Events

In Person Signer Events	Signature	Timestamp
In Person Signing Host:	Completed	Sent: 11/21/2025 4:16:25 PM
Dawn Peterson		Viewed: 11/24/2025 2:36:13 PM
Nikki.Peterson@fultoncountyga.gov		Signed: 12/17/2025 3:55:50 PM
In Person Signer:	Using IP Address: 74.174.59.10	
Nikki Peterson		
Security Level: In Person		

Electronic Record and Signature Disclosure:

Accepted: 11/24/2025 2:36:13 PM
ID: 1fcbb56d-ffd7-4332-9242-34028b2c0176

Editor Delivery Events

Status	Timestamp
--------	-----------

Agent Delivery Events

Status	Timestamp
--------	-----------

Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Verna Thomas verna.thomas@fultoncountygga.gov Employee Benefits Manager FINANCE DEPARTMENT Security Level: Email, Account Authentication (None) Electronic Record and Signature Disclosure: Accepted: 8/22/2025 9:35:20 AM ID: 3e69db81-0350-40c9-8377-7ab7c8c55cae	COPIED	Sent: 12/17/2025 5:27:31 PM
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		

CONSUMER DISCLOSURE

From time to time, Carahsoft OBO Fulton County, Georgia (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Carahsoft OBO Fulton County, Georgia:

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:

To contact us by email send messages to: glenn.king@fultoncountyga.gov

To advise Carahsoft OBO Fulton County, Georgia of your new e-mail address

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..

In addition, you must notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

To request paper copies from Carahsoft OBO Fulton County, Georgia

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to glenn.king@fultoncountyga.gov and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Carahsoft OBO Fulton County, Georgia

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to glenn.king@fultoncountyga.gov and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

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

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were

able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify Carahsoft OBO Fulton County, Georgia as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Carahsoft OBO Fulton County, Georgia during the course of my relationship with you.