

***Presenting Our Featured Member...***  
***AFLAC - CNY Region***  
***Nicholas & Joseph Calarco***

Aflac is a leading provider of supplemental benefits in the United States, serving companies and their employees. Founded in 1955 by three brothers with a mission to support families facing cancer-related expenses, Aflac has grown into a nationally recognized organization. In 2000, the iconic Aflac Duck was introduced, marking the company's expansion into New York. Today, Aflac remains family-owned under the leadership of CEO Dan Amos, one of the founders' sons.

Locally, Joe Calarco was among the first Aflac agents in New York and has represented the company for nearly 30 years. He served as Regional Coordinator for 23 of those years. In late 2025, Joe stepped back from the role, and I assumed the position of Regional Coordinator.

I have been with Aflac for 13 years, beginning as an intern in 2013 and advancing into management by my second year. Our team currently services approximately 2,000 businesses in the Syracuse area, ranging from the largest health insurance providers in New York State to small, local businesses. We also collaborate with many of the region's leading medical insurance brokers.

We work across all industries to help employers offer robust benefits packages to their employees—at no direct cost to the employer. When an employee experiences an injury, illness, or even welcomes a new child, they typically face two primary concerns: their health and their financial stability. While we cannot control health outcomes, we provide financial support to help bridge the gaps in health insurance coverage and offset out-of-pocket expenses during medical treatment.

Our offerings include coverage for short-term disability, accident and hospitalization, cancer and critical illness, as well as our newest group dental PPO and vision plans through the Davis network.

Please feel free to reach out to Nicholas Calarco to learn how Aflac can enhance your employee benefits package.

Nicholas Calarco

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