

Aflac is here to help.

COVID-19 and Value-Added Services

As your clients navigate the COVID-19 landscape and help their employees do the same, Aflac is here to help. We partner with trusted companies to provide a robust portfolio of Value-Added Services, which are designed to support and improve health and well-being. Many Aflac accounts have one or more of the following available to their employees, making this an ideal time to remind them of resources that may provide assistance during this unprecedented circumstance.

- **Disruptive Event Management¹** – COVID-19-related impacts to organizations are serious and constantly evolving. The Disruptive Event Management services provides resources that help leaders manage through disruptive events such as COVID-19 (available to Public Sector accounts only at this time).
- **Telehealth²** – It's natural during times like this for individuals to be wary of physically visiting a care facility, even if they need to consult with a medical professional. Telehealth services provide access to medical providers or licensed behavioral health specialists online for personalized treatment anytime, almost anywhere. MeMD has also made a resource widely available to provide [COVID-19 facts](#) and [tips to minimize workplace risks](#).
- **Health Advocacy¹** – Everyone can use a helping hand right now - whether it's related to your own care or the care of a close family member. Personal Health Advocates can help schedule appointments with doctors and providers, clarify test results and treatment plans and more. Health Advocate has also published a [COVID-19 Resources](#) section on its website to share information, tips and more. Accounts with this service also have access to Medical Bill Saver.
- **Medical Bill Saver¹** – At some point, everyone has likely been caught off guard by a medical bill they weren't expecting. And no one wants to worry about how they'll pay bills when they're focused on treatment and recovery. Through Medical Bill Saver, skilled negotiators may be able to help reduce out-of-pocket expenses from non-network providers or care not covered by insurance.
- **Telephonic EAP¹** – Support systems are crucial, especially during uncertain times like this. The Telephonic EAP services provides phone access to licensed professional counselors who offer confidential, 24/7, short-term assistance and resource support for a full range of personal, family and work/life problems. Accounts with this service also have access to Medical Bill Saver.
- **Fraud Protection³** – Identity thieves are known to prey on fear, making it necessary for everyone to be on guard for attempts to steal personal health information, financial information and more. The fraud protection service provides award-winning fraud protection for employees, including Dark Web monitoring. EZShield has also made a resource widely available to help [identify and protect against COVID-19-related scams](#).
- **Financial and Legal Fitness¹** – Current circumstances provide great opportunities for individuals to evaluate where they stand and where they could use some help, such as creating a savings plan or budget or determining if legal documents are in order. Financial and legal assistance, including access to complimentary consultative services with licensed professionals, including 30 minute consultations on a variety of topics to help you feel better equipped to navigate stressful times. Accounts with this service also have access to Medical Bill Saver.
- **Online Personal Wellness¹** – It's a great time to evaluate personal health and wellness goals and create an action plan to achieve them. Online Personal Health resources help individuals develop and achieve health and wellness goals with resources including on-line support, digital workshops, gym discounts and more. Accounts with this service also have access to Medical Bill Saver.

Contact your sales representative to identify which services your clients and employees may be enrolled in and to determine the best way to access those services.



Value Added
Services

¹Provided by Health AdvocateSM

²Provided by MeMD[®]

³Provided by EZShield

This flyer contains a brief description of Value-Added Services. It also contains links to COVID-19-related information our partners have made widely available at this time. This flyer does not imply accounts and employees have access to all services listed on this page.

- Health Advocate: This offering may not supersede the terms and conditions of any existing contract the client has with Health Advocate. Health Advocate reserves the right to refuse any client group through Aflac if the client group cancels a pre-existing contract with Health Advocate prior to expiration date of the contract.
- Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, North Carolina, South Dakota and Utah.
- MeMD: When medically necessary, MeMD providers can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

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The value-added services that are the subject of this training course are offered by multiple providers. Aflac's affiliation with the value-added service providers is limited only to a marketing alliance. Other than this marketing alliance, Aflac and the value-added service providers are not affiliated in any way. Aflac makes no representations or warranties regarding the value-added service providers, and is not responsible for any of the products or services provided by the value-added service providers.

The value-added services may not be available in all states, and benefits/services may vary by state. Each value-added service provider offers its products and services subject to its own terms, limitations and exclusions. Refer to plan details for further information on terms, limitations and exclusions.

Be sure to visit us at <https://benefitbuilder.aflac.com> for a list of active and available value-added services during your benefits selection process.

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