

We're here to help.

COVID-19 and Aflac Coverage

Aflac's individual and group plans are designed to help give our customers peace of mind when life events occur. This year, with the COVID-19 virus and the uptick in H1N1 expected by the medical community, the CDC has provided guidance on its website. For that information, please visit www.cdc.gov. See below for product specific details as well as frequently asked questions about Aflac coverage and COVID-19.

Does Aflac coverage include testing for COVID-19?

We are closely monitoring the impact that COVID-19 is having on our customers and employees as caring for them is our number one priority. Aflac policies/certificates (i.e. Accident, Hospital, etc.) provide coverage for an annual wellness or health screening benefit. Tests for COVID-19, as well as other laboratory tests, may be covered as a wellness or health screening benefit under your Aflac policies/certificates.

If an insured has not tested positive for COVID-19 but his doctor feels it is best to remain in self-isolation or the government has put him under quarantine, will Aflac pay benefits while he's staying home?

We are closely monitoring the effect of COVID-19 for our customers and employees, and we understand how it is impacting day to day lives. Aflac policies/certificates (i.e. Accident, Hospital, etc.) provide coverage for an annual wellness or health screening benefit. Tests for COVID-19, as well as other laboratory tests, may be covered as a wellness or health screening benefit under your Aflac policies/certificates. However, without a diagnosis, Aflac is unlikely to pay as a covered illness or injury.

Accident Insurance

What benefits are payable for COVID-19 diagnosis?

- Wellness benefits may be payable if included in the plan.
- If the Sickness Rider is included in the plan, sickness benefits are payable, for example hospital admission and hospital confinement.

Critical Illness Insurance

What benefits are payable for COVID-19 diagnosis?

Health Screening benefits may be payable if included in the plan.

Is COVID-19 covered as a critical illness?

The critical illness plans identify specific illnesses as being covered. Unfortunately, COVID-19 is not a covered critical illness and therefore, not payable as such.

Hospital Indemnity Insurance

What benefits are payable for COVID-19 diagnosis if an insured is diagnosed with COVID-19 and confined to a hospital?

- Health Screening benefits may be payable if included in the plan.
- Depending on the type of coverage and treatment, hospitalization, intensive care, physician visits, ambulance, emergency room, laboratory tests, or X-ray benefits may be payable.

If the local hospital is at full capacity and an insured is receiving treatment in a "makeshift" facility, will Aflac cover that?

Yes, Aflac hospital indemnity plans will cover treatment in a "makeshift" facility that is authorized by a qualifying hospital facility for treatment of COVID-19 and a charge is incurred where applicable.



Specified Health Event Insurance

What benefits are payable for COVID-19 diagnosis?

For plans with the intensive care benefits and an individual is confined to the ICU, benefits may be payable.

Short Term Disability Insurance

What if an insured has been diagnosed with COVID-19 and the physician has recommended that they remain isolated and in turn is unable to work? Will an Aflac short-term disability policy/certificate pay benefits?

Aflac is here to help. Aflac disability policies/certificates are designed to pay benefits as the result of a sickness or injury that causes insureds to be unable to perform the daily functions of their full-time jobs. If the disability was caused by COVID-19 as diagnosed by a medical professional, it is likely that this scenario would meet those requirements, and Aflac will pay benefits in accordance with its policy/certificate terms and conditions.

If an insured goes to the doctor with signs and symptoms consistent with COVID-19 and is unable to work, will this be covered if there are doctor and employer notes that state this?

We understand health and safety are a primary concern during these uncertain times, and are closely monitoring the effects of COVID-19 and how Aflac can help. In accordance with our policies to determine a claim for benefits, we will need documentation, from the insured's employer and physician statements indicating the insured is disabled, not working and not receiving 80% of his salary, if applicable.

What if an insured hasn't tested positive for COVID-19; however, there has been possible exposure to the virus, and a physician feels it is best that the insured remain in self-isolation or the government has put the insured under quarantine? Will Aflac pay benefits while the insured is staying home?

Since the insured is asymptomatic and doesn't have a diagnosis, Aflac is unlikely to pay because there is no illness or injury.

Telemedicine

If an insured uses telemedicine to see a physician for COVID-19, will Aflac benefits be applied?

Aflac remains committed to protecting our customers, including those who choose to remain home during these unique times. Generally, Aflac considers telemedicine treatment the same as in-person treatment.

Filing Claims, Service Change Requests

Where can insureds access more information about their Aflac coverage, file a claim online, set up direct deposit for benefits or otherwise make changes to their Aflac accounts?

For individual product claims:

Registered users should login to My Aflac on aflac.com, where they can view coverage, make changes to their account and file a claim. Unregistered users may be able to visit My Aflac to establish an account or file a claim as a guest user. In addition, insureds may be able to download the Aflac app.

For group product claims:

Certificate holders with Aflac Group, should visit aflacgroupinsurance.com for service requests or to file a claim online.

For other specific questions about coverage, insureds should reach out to Aflac Customer Service (800.992.3522).

Plan benefits may vary by state. Please view your policies/certificates to get the best and accurate information regarding your coverage. The information contained in this FAQ does not alter or modify the insurance contract. Claims will be administered according to the applicable policy/certificate terms and conditions.

For claims to be paid, all information needed to make a claims decision must be submitted to Aflac for a covered health event.

Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company, a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, coverage underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999 Continental American Insurance Company | Columbia, SC