

Aflac is here to help

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 [cdc.gov](https://www.cdc.gov). If you are an Aflac customer and have questions about your coverage, please visit aflac.com/contactus or aflacgroupinsurance.com and see the frequently asked questions below.

COVID-19 claims

- **Individual product claims.** Register for self-service by visiting myaflac.com to file claims for COVID-19 individual products. Claims can also be filed through the guest user option that does not require a login.
- **Group product claims.** These can be filed online at aflacgroupinsurance.com. Alternative methods of submitting claims are by fax and email.

If you anticipate having issues with being able to remit your premiums due to the circumstances surrounding COVID-19, please contact us via email or live chat at aflac.com/contactus. We're committed to being there for you when you need us the most.

We continue to monitor state and federal declaration of emergency orders, and are absolutely committed to supporting these directives.

FAQs

Q: I was diagnosed with COVID-19. Will I have to pay premiums during that time?

A: If the plans does not offer a waiver of premium benefit and there is no Department of Insurance emergency order in your state, standard premium-paying practices will apply.

Q: I am in the hospital with COVID-19. Will Aflac cover that?

A: We are here to help. Aflac would pay benefits under those circumstances if you have Aflac's individual or group hospital indemnity or short-term disability plans. If you are confined to an intensive care unit, Aflac would pay benefits under the individual intensive care, individual specified health event or group hospital indemnity plans that include an ICU benefit. Please refer to the policy or certificate for benefit amounts and benefits eligibility. This information

can be accessed at myaflac.com. Group insureds can visit aflacgroupinsurance.com or call customer service at 1.800.433.3036 to request a copy of their certificate.

Q: I have COVID-19 and I am unable to work. I am not in the hospital, but I am in isolation at home. Will my Aflac short-term disability plan pay benefits?

A: We are here to help. Documentation with a positive presumptive diagnosis code will be necessary, including both employer and physician statements indicating you are disabled, not working and, if applicable, not receiving 80%* of your pay – or in the case of group products, 60%* of your pay. Any required elimination period would need to be met as outlined by the policy. Benefits for events other than disability will be paid as outlined in the policy.

COVID-19 testing and coverage questions

Q: I need to be tested for COVID-19. Will Aflac cover that?

A: We understand these difficult times and are here to help. Aflac's accident and some of its critical illness and hospital plans provide an annual wellness or health screening benefit. If you have not already used this benefit this year, it would be available to you because of your doctor's visit.

Q: What if I'm unable to see a doctor in person so I use telemedicine? Will Aflac still cover me?

A: Aflac is committed to our customers and we understand if you prefer to remain at home. Generally, Aflac considers a telemedicine visit the same as an in-person visit to the doctor.

Q: I haven't tested positive for COVID-19. However, I have possibly been exposed to the virus. My doctor feels it is best that I remain in self-isolation or the government has put me under quarantine. Will Aflac pay benefits while I'm staying home?

A: 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. Tests for COVID-19, as well as other laboratory tests, may be covered as a wellness or health screening benefit under your Aflac plans. Since you are asymptomatic and don't have a diagnosis, however, Aflac is unlikely to pay as an illness or injury.

Q: I went to the doctor and have signs and symptoms consistent with COVID-19. I am unable to work and have notes from my doctor and my employer stating this. Will I be covered under the short-term disability plan?

A: 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. You must have documentation, including the employer and physician statements indicating you are disabled, not working and not receiving 80%* of your salary – or 60%* for group products – if applicable.

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

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



*These numbers are for illustrative purposes and may vary by state.

This is a brief product overview only. Benefits may vary by state. The policy/certificate has limitations and exclusions that may affect benefits payable. Refer to the specified policy/certificate for complete details, benefits, limitations, and exclusions. The information contained in these FAQ's does not alter or modify the insurance contract. Claims will be administered according to the applicable policy/certificate terms and conditions. Aflac herein means American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999
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