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

**COVID-19 claims**

- **Individual product claims.** Register for self-service by visiting [myaflac.com](http://myaflac.com) to file claims for COVID-19 on 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](http://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](http://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.

**Premium payment options**

While many customers will continue to submit premiums as usual for the duration of the pandemic, some will be unable to continue with normal payment activities. For those who are impacted, we will provide flexible options that will help employers and policyholders repay missed premiums and maintain their valuable coverage.

For accounts and insureds unable to remit payment:

- Direct policyholders on an automated payment via backdraft or credit card should contact Aflac via email, live chat or phone to discontinue any automatic bank drafts or credit card payments.
- Payroll account employees who have been furloughed should remit payment for their coverage directly to Aflac via check or pay directly through their online banking portal.

Unfortunately, some customers may never be able to pay their missed premiums. In this case, accounts and/or policyholders will receive a notice before their coverage is canceled, giving them a window of time during which they can choose to remit payment or allow their coverage to lapse. Employees who are permanently laid off will have the option of transferring or enrolling in direct products. Aflac Always® is a great tool that should be used to streamline the transition to a direct billing method whenever possible.

**How to submit payments**

Any insured can submit payments directly to Aflac if the automatic deduction of their premiums stops for any reason.
By mail. If you are mailing without a premium notice, please include the primary insured’s name, the policy/certificate numbers you are submitting premium for and your address.

- **Aflac individual policies.**
  
  1932 Wynnton Road, Columbus GA 31999

- **Aflac Group.**
  
  P.O. Box 84069, Columbus GA 31908

Online or by phone. There are several options available to you if you want to pay online or by phone.

- **Online banking.** To pay premiums for any line of business, set up your bank account for online billing with Aflac as the payee. Consult with your banking institution for more information.

- **MyAflac.** If you are paying for an individual policy, you can make a one-time payment on MyAflac. This excludes life insurance policies.

- **Phone payments for life insurance policies.** If you’d like to submit a one-time payment for individual policies in all lines of business, contact the Customer Service Center at 1.800.992.3522.

**FAQs**

**Businesses whose daily operations are affected by COVID-19, employees**

**Q:** Am I still covered under my Aflac group coverage if my employer has placed me on furlough/unpaid leave?

**A:** I’m so sorry to hear you are on unpaid leave and are facing these challenges. During this time, we have extended a grace period through June 1 and/or have aligned with your particular state department of insurance requirements for coverage. This allows for you to have time to pay for missed premium up through June 1st and maintain your coverage. If you prefer to make payment for your coverage, while out of work, we have several payment options where you can remit directly to Aflac. (See how to submit payments above.)

**Q:** I’ve been put on an unpaid leave of absence. Does that qualify as a significant life event that will allow me to update my existing coverage under my employer’s Section 125 plan?

**A:** I’m so sorry to hear you are on unpaid leave and are facing these challenges. Your employer is responsible for determining whether a qualifying life event has occurred that will allow you to update your coverage under your employer’s Section 125 plan – but generally a reduction in hours and wages does qualify as a life event. Please check with your employer. If your employer decides you have experienced a qualifying life event, you’ll need to complete an application documenting your request to make changes to your existing coverage.

**Q:** Due to the circumstances of COVID-19, I’ve been temporarily furloughed, laid-off, and/or placed on a leave of absence. I would like to add new coverage during my company’s open enrollment, which is scheduled during this time. Will Aflac allow me to do this?

**A:** Aflac recognizes during these unprecedented times your work status can be fluid. That’s why during this COVID-19 crisis, if your employer permits it, Aflac will temporarily allow you to make changes to your **existing coverage** – even if you’re furloughed, on a leave of absence, temporarily laid off or otherwise not reporting to work. You must meet the following conditions to obtain this exception:

1. You can still perform your duties.
2. You intend to return to work with the employer.
3. Your employer intends for you to return to work duties.
4. Your employer will continue sending in your premiums.

**This exception is available to all lines of business except disability and life.** Due to their unique nature, disability and life products are not subject to this temporary accommodation and are only available under the usual process whereby you must properly answer all of the eligibility questions on the
insurance application, including questions asking if you are an active employee who is receiving wages from your employer.

**Diagnosed with COVID-19, premiums and coverage employees**

**Q:** I was diagnosed with COVID-19. Will Aflac pay benefits for the period of time I am unable to work? Will I have to pay premiums during that time?

**A:** I am sorry you have been diagnosed with COVID-19 and wish you a speedy recovery. If you have active short-term disability coverage with Aflac, you may be entitled to benefits for the period of time you are unable to work. Please file your disability claim so we can evaluate it. Your coverage may include a waiver of premium benefit during the time you are unable to work. This will depend on the terms of your policy/certificate. Benefits will be paid as outlined in your policy/certificate.

**Q:** I have COVID-19 and I’m unable to work. I am not in the hospital, but I am in isolation at home. Will my Aflac coverage pay benefits?

**A:** I am sorry you have been diagnosed with COVID-19 and wish you a speedy recovery. We are here to help. Even if you are not in the hospital, if you are unable to work and able to provide documentation indicating you are disabled, Aflac will pay benefits, subject to the terms and conditions of your policy/certificate. We will need employer and physician statements indicating you are disabled, not working and, if applicable, not receiving 80%* of your pay. If you are unable to obtain this information, there are other documents we are willing to accept during this challenging time. But keep in mind any applicable elimination period must be met as outlined in your policy/certificate, as well as any other policy/certificate provisions that apply. Benefits for events other than disability will be paid as outlined in your policy/certificate.

**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.

**COVID-19 testing and coverage questions**

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

**A:** If the plans do 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. Any required elimination period would need to be met as outlined by the policy/certificate. Benefits for events other than disability will be paid as outlined in the policy/certificate.

COVID-19 testing and coverage questions

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

A: We understand that these are 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: 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.

Product FAQ

Short-term disability

Q: I submitted a disability claim,** but I’m missing some information from my employer and/or physician. What should I do?

A: We understand that during these difficult times it can be challenging to obtain records that will help determine the status of your claim. We understand you may not be able to fully complete the standard required forms. Please try to obtain as much information as possible on the forms to help us evaluate your claim.

Your employer can submit the employer statement to us via email. In addition, you can provide us with a discharge summary from your medical provider, an explanation of benefits from your medical provider, or the contact information for your provider and/or employer, and we will reach out to them. Be sure to check your health care provider’s portal and your major medical insurance provider’s portal, as there may be helpful information there you can provide to us.

Q: I’m at risk for COVID-19 because I am over 65. Will my disability coverage pay benefits if I’m out of work?

A: I understand how challenging these difficult times can be and how important it is to consider all available options to protect your health. Unfortunately, without a basis for determining you have a disability, we are unable to pay this type of claim.

Q: I’m at high risk for COVID-19 because I have an underlying condition. Will my disability coverage pay benefits if I’m out of work?

A: I understand how challenging these difficult times can be and how important it is to consider all available options to protect your health. We need a basis for determining if you have a disability. Please provide us with documentation of your underlying condition so we can assess your claim.
Q: I’m pregnant and my doctor told me I’m at risk because of COVID-19. Will my disability coverage pay benefits to me if I’m out of work?

A: I understand what a challenging time this must be for you, particularly with the unprecedented spread of COVID-19. Unfortunately, staying at home without an underlying condition related to pregnancy is generally not considered a disability and you would not be covered by your short-term disability coverage. However, if you continue to remain employed at a full-time status, at the time of your delivery, your short-term disability would provide coverage for being out of work.

Q: I have coverage with hospitalization and ICU benefits. When I tested positive for COVID-19, I needed emergency care, but my local hospital was at full capacity. I received treatment at an alternative care site’s ER. Will Aflac cover that?

A: I am so sorry to hear you were diagnosed and want you to know we are here to help. Alternative care sites are occurring in many states, and we treat them like standard hospitals if they provide hospital-level care and care in a hospital was not available. Even if you received care at an alternative care site’s ER, Aflac products with hospitalization and ICU coverage will pay benefits.

Hospitalization and ICU benefits

Q: I have coverage with hospitalization benefits. When I tested positive for COVID-19, my local hospital was at full capacity and I received treatment at an alternative care site. Will Aflac cover that?

A: I am so sorry you have been diagnosed with COVID-19 and hope you recover quickly. We are here to help. Alternative care sites are occurring in many states, and we treat them like standard hospitals if they provide hospital-level care and care in a hospital was not available. Aflac products with benefits for hospitalization and/or ICU benefits will cover care at an alternative care site for COVID-19.