

# Online and Mobile Access to Your Aflac Account

## FAQs: *Got questions? We're here for you.*

We want to help you get the most from your Aflac experience. Scroll down to find answers to the frequently asked questions about [Account, Policies & Coverage, Claims, Billing & Payment, and Information Privacy](#).

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### Account

You can manage your account from the My Account page. Just click on your name at the top of the page and select My Account. If you are using the MyAflac mobile app, you'll select My Account from the menu in the top left.

#### **How can I change my login?**

On the My Account page, you'll see a Login section. From there you can change your password and security questions.

#### **Where can I update my contact information such as email address or phone number?**

These items, as well as your mailing address, can be updated from the **Contact Info** section on the My Account page. Just click Edit.

#### **How do I set communication preferences?**

Let us know how you'd like to receive messages from us by setting your preferences in the Communication preferences section on the My Account page. Once there, you can choose to opt in or out of a variety of topics from claims communications to the annual privacy notice.

#### **How do I get a policy ID card?**

You can download, print or save your Aflac ID card to your mobile wallet (when using the MyAflac app). Go to My Account > My ID Card.

#### **Who is my Aflac agent?**

A licensed local Aflac agent should be assigned to your account. To view your agent and their contact information, go to My Account > My Agent.

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### Policies & Coverage

#### **How do I understand what benefits are covered?**

We get it — supplemental insurance doesn't make for the lightest reading. But with a little help, you can become a more informed policyholder.

#### **First, you'll need to find your policy's details:**

Go to My Coverage > choose the policy > Policy Details

There, you'll find information about your policy including a downloadable PDF that should outline everything you need to know.

And of course, your agent would always be glad to help you.

### **Where can I find my policy number?**

If you are looking for a specific policy number, you can find it on the Policy Detail page. Go to My Coverage > choose the policy > Policy Details.

If you want to know all of your policy numbers, the easiest way is by looking at your digital policy ID card. It's accessible from your account page. Go to My Account > Manage Account > My ID Card.

### **Does my coverage include a wellness benefit?**

Our policies can help cover a lot of things and many also include an annual wellness benefit!

To see what your coverage includes: Visit My Coverage, select the policy you're curious about, and scroll down to Policy Details. There, you'll find a downloadable PDF that should outline everything you need to know. If your policy includes an annual wellness benefit, you'll see it listed under the "Benefits" section within the specified policy.

### **How do I add or remove someone from my policy?**

Life is full of changes, so we understand there may be times where you'll need to add or remove someone. We've tried to make it as easy as possible.

#### **To add or remove someone from your policy:**

Please reach out to your Aflac agent who will be able to assist you in adding someone to your coverage or you can connect with us via [chat or email](#) 24/7, or via phone at 800.99.AFLAC (800.992.3522) 8 a.m.-7 p.m. ET.

### **How do I designate a beneficiary?**

Go to My Coverage > choose the policy > Manage Beneficiaries.

From this screen, you can add up to four primary beneficiaries. Just make sure the total percent across your beneficiaries equals 100%. These beneficiaries may become eligible to receive payment due to will, life insurance policy, retirement plan, annuity, trust or other contract.

If primary beneficiaries aren't able to receive proceeds, then any of four contingent beneficiaries you add would be next in line. Again, you're able to adjust the percent of proceeds these beneficiaries would receive with the total percentage adding up to 100%.

Once you've finished entering in the necessary information, just click Submit and you're good to go.

### **How do I reinstate a terminated policy?**

We'd be glad to have you back!

Some terminated or lapsed policies may be reinstated at the same rate if you're within the defined reinstatement period for your policy. This requires eligibility to be determined and coverage would begin on the reinstatement date (not the original effective date).

To reinstate your policy, please reach out to your assigned Aflac agent who can assist or you can connect with us via [chat or email](#) 24/7, or via phone at 800.99.AFLAC (800.992.3522) 8 a.m.-7 p.m. ET. We're always here to help.

### **How can I keep my Aflac coverage if I change jobs?**

At Aflac, we're here for you ... always. You have the option to enroll your policies in our **Aflac Always** program to ensure your coverage remains in effect – at the same premium rate you enjoy with your employer, even if you change jobs, retire, or if your employer stops payroll deductions.

Sign up is easy. Go to My Account>Manage Account>then click the Aflac Always section. Select the policies you want to protect, choose when and how to pay your premiums, provide your autopayment method of choice (i.e., bank account or credit card), and you're done!

We'll notify you in advance when your payment status changes and autopayments will begin.

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## **Claims**

### **How do I file a claim?**

Submitting a claim online is easy. We'll walk you through each step of the process. You can even upload supporting documents like receipts and set up direct deposit to get paid fast. To submit a claim, go to the My Claims page or simply select Submit a new claim from the navigation.

### **What if I'm not sure I have all the documents required for my claim?**

No worries — just gather the ones you have ready so we can get the process started. We can help you gather any outstanding materials later via chat or phone call. We recommend filling out a HIPAA form, which can be found in the [Aflac Resource Center](#). With your advance permission, we can contact your health care providers directly to collect any outstanding documentation.

**Note:** HIPAA permissions only apply to the person being covered but will be good for two years after submission.

### **How does the Authorization to Obtain Information form work? What's it for?**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) protects your health information from being disclosed without your consent. We'll need your authorization to contact your health care providers directly to collect any necessary documents to support your claims. This authorization is offered to take some of the burden off your shoulders during the claims experience.

To provide your consent, you'll need to fill out the Authorization to Obtain Information form, commonly referred to as the claims authorization form, for each covered person who has received health services. The authorization will be good for two years.

You can find the Authorization to Obtain Information form [here](#).

### **How do I check the status of my claim?**

You can check the status of your claim, including any supporting documents you provided, from the claim detail page. Go to My Claims > choose the claim > Claim Details.

### **Why is my claim still pending (showing "In Review" status)?**

We do our best during the claims review process to ensure that you're getting the coverage you deserve. If your claim shows "In Review," it means one of two things: Either our team is still working to determine if certain health care services are covered under your policy — and how much to pay you when they are. Or, it's pending receipt of information from you (i.e., a document needs to be provided to support a proof of loss). To review your claim and take action if needed, go to My Claims > choose the claim > Claim Details.

### **How do I set up direct deposit to receive claims payments?**

We like your way of thinking! Managing direct deposit is easy from the Billing & Direct Deposit page. From there, you'll be able to set up direct deposit for fast claims payment, as well as add or change any other payment methods on your account. To set up direct deposit, go to My Account > Manage Account > Billing & Direct Deposit.

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## **Billing & Payment**

### **Which options do I have for paying my premium?**

Plenty.

#### **To make a one-time payment:**

Go to My Account > Billing & Direct Deposit > Make payment.

#### **To set up autopay:**

Go to My Account > Billing & Direct Deposit > Set up autopay.

From there, you can select your billing cycle, payment method, and set the date you'd like your payments to be drafted from your account.

### **Can I change my payment due date?**

To adjust your billing cycle, go to My Account > Billing & Direct Deposit > Edit.

Or, if you are setup for autopay, click Manage Autopay on the payments screen.

### **Can I unenroll my policies from autopay?**

To unenroll from autopay, go to Account > Payments & Deposits > Manage autopay.

Under the 'Cancel' and 'Submit' buttons, tap "I'd like to end this autopayment." You'll be able to unenroll from there.

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## **Information Privacy**

### **How do you handle my info?**

We follow a strenuous [privacy policy](#). Rest assured that Aflac protection includes protecting your sensitive information as well as that of others you add to your policies.

## **I don't see my question in the FAQs. Where can I get help?**

Please don't hesitate to contact us directly or reach out to your local Aflac agent.

You can connect with us via [chat or email](#) 24/7, or call us at 800.99.AFLAC (800.992.3522) 8 a.m.-7 p.m. ET. We would love to help you get the most out of your Aflac coverage.

Except in New York, individual insurance and group dental and vision insurance is offered by American Family Life Assurance Company of Columbus. In NY both group and individual coverage is offered by American Family Life Assurance Company of New York. Group policies are offered by Continental American Insurance Company (CAIC). CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. In CA, CAIC does business as Continental American Life Insurance Company (CAIC NAIC 71730)

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