

Common Employee FAQs for benefits enrollment

These frequently asked questions often arise when employees are choosing their benefits. The answers can give your employees the information they need to select the plan that's best for them.

How do I know which benefits to select?

Think about the expenses you might face in the coming year, as well as your financial circumstances and family health history. Your Aflac benefits advisor can help you develop a personalized plan that's right for you.

How are claims paid?

By submitting a claim, you're asking your insurer to pay benefits based on the terms of your plan. Once your claim has been reviewed and approved, you - or your doctor, dentist or hospital - will receive payment.

Where is the check sent to??

Aflac pays YOU *unless assigned otherwise* cash after a covered claim has been successfully submitted and processed. That cash can then be spent however you see fit.

Whether you use it to help fill prescription drugs at the pharmacy or to help pay for gas on the way home from the doctor's office is entirely up to you.

What are out-of-pocket costs?

Out-of-pocket medical costs are expenses you must pay that are not covered by insurance. Examples include deductibles, coinsurance and copayments.

What is a deductible?

A deductible is the dollar amount you have to pay before your insurance kicks in. For example, if your deductible is \$2,000, you must pay all medical expenses out of pocket up to that amount.

If you own an Aflac policy, your cash benefits can be used to help pay your deductible and any leftover medical bills, the mortgage or rent, utilities or other expenses you may have. They're your benefits, so you can use them your way.

[Learn how to access and manage your account 24/7](#) (including My Aflac mobile app) to check eligibility for Continuous Coverage Benefits, view policy details, manage your coverage, submit claims, set up payment, and more.

What are supplemental benefits and do I need them?

Supplemental benefits are types of insurance policies that pay you cash benefits to help cover expenses that may not be covered by your health insurance, like:

- ◁ Dental
- ◁ Vision
- ◁ Life
- ◁ Accident
- ◁ Hospital
- ◁ Cancer
- ◁ Short-term disability
- ◁ Long-term disability
- ◁ And more

Supplemental insurance complements your health insurance coverage, and also offers you full control over which benefits you have. The cash benefits paid by supplemental plans can help protect your financial future, giving you the funds you need to pay your bills in the event you have a covered accident or illness.

You don't have to enroll in your employer's plan. But in general, coverage offered by employers is less expensive than coverage purchased through the health care market.

If you miss benefits enrollment, there may be certain qualifying events that allow you to enroll outside of your approved enrollment window, like getting married, divorced or gaining a dependent. Otherwise you must wait until next year's benefits enrollment period to apply for insurance.

I'm already on my spouse's or family member's insurance plan. Can I still apply for supplemental insurance with my employer?

Yes. You are able to apply for supplemental insurance - or any other insurance for that matter - even if you are already covered on a spouse's or family member's plan. However, unless you've gotten married, divorced or gained a dependent, you can only sign up for health insurance plans during benefits enrollment.

Keep your Aflac coverage no matter where life takes you!

Your coverage is portable – that means it belongs to you individually, not your employer. To ensure continued coverage, you can pay your premiums directly to Aflac through autopay or continue deductions with your new employer if they offer Aflac coverage.

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Additional FAQ's

**not specific to any employer- contact your Benefits Coaches for specific details*

How Much Supplemental Insurance Do I Need?

Which insurance policies you apply for is entirely up to your discretion. If you're considering supplemental insurance, we recommend that you look at multiple plans that make sense for what you, your family and/or your employees need to help secure a stable financial future.

For instance, pneumonia typically requires a hospital visit followed by a few weeks of recovery at home. If you apply for both a Hospital and Accident Plan you could receive cash benefits associated with both a covered hospital stay and an Accident.

How Much Does Aflac Supplemental Insurance Cost?

Like any other type of insurance, there is no one-size-fits-all solution and the cost of voluntary insurance is determined by a few different factors, including which state you live in and which insurance products you choose.

Our customers are amazed to find out how little they end up paying for coverage. For example, weekly rates of hospital insurance can be as low as a "Get Well Soon" card³.

Visit our Benefits Estimator to [see rough costs associated with common medical events](#).

How Do I Submit a Claim with Aflac?

It's simple! Fill out the necessary forms to the best of your ability.

Afterwards, your medical provider *may be required* to fill in claim information before it is finally submitted via fax or mail.

While your claim is being processed, you can log in and check your claim status on our website.

For our accident, cancer, hospital and critical illness products, you can walk through our [SmartClaim®](#) process and you could get your cash benefits fast.

Other claims may require additional inputs from your doctor or hospital may take longer to process.

Your cash is then sent out either as a check to your home address or as a direct deposit to your bank account.

Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

You can submit your claim online at [aflacgroupinsurance.com](https://www.aflacgroupinsurance.com) and access your annual wellness forms too.

<https://www.aflacgroupinsurance.com/customer-service/file-a-claim.aspx>