

# Aflac is here to help

Aflac's individual and group policies are designed to 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](http://www.cdc.gov). If you are an Aflac customer and have questions about your coverage, please visit [www.aflac.com/contactus](http://www.aflac.com/contactus) and see the frequently asked questions below.

**Can I use my Aflac coverage if I need to be tested for COVID-19?** Some 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 I am diagnosed with COVID-19 and confined to a hospital and/or unable to work, how will my Aflac policies/certificates help me?** Depending on the type of coverage and treatment, you may have hospitalization, intensive care, physician visits, ambulance, emergency room, laboratory tests, x-ray or disability benefits available to you.

**If I am unable to work because of COVID-19 and unable to pay my premiums, will Aflac allow my policies/certificates to remain active?** Some Aflac policies/certificates provide a waiver of premium when you are unable to perform job duties due to a sickness over an extended period. Check your policy/certificate to see if it includes the waiver.

**What if I have been diagnosed with COVID-19 and my physician has recommended that I remain isolated and am unable to work? Will my Aflac short-term disability policy/certificate pay benefits?**

Aflac disability policies/certificates are designed to pay benefits as the result of a sickness or injury that causes you to be unable to perform the daily functions of your full-time job. If your 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 I use telemedicine to see a physician for COVID-19, will my Aflac benefits be applied?** Generally, Aflac considers telemedicine treatment the same as in-person treatment.

**Where can I obtain more information about my Aflac coverage, file a claim online, set up direct deposit for benefits or otherwise make changes to my Aflac account?** For registered users, visit [My Aflac](#), where you can view your coverage, make changes to your account and file a claim. For unregistered users, you may be able to visit [My Aflac](#) to establish an account or file a claim as a guest user. In addition, you may be able to download the Aflac app. For our certificate holders with Aflac Group, please visit [Aflac Group Customer Service](#), for service requests or to file a claim online. For other specific questions about your coverage, please contact [Aflac Customer Service](#) where you can chat or email with us.

**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?** Since you are asymptomatic and don't have a diagnosis, Aflac is unlikely to pay because a medical professional has not diagnosed you with an illness or injury.

**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?** You must have documentation, including the employer and physician statements indicating you are disabled, not working and not receiving 80% of your salary, if applicable.



Policy benefits may vary by state. Please view your policies to get the best and accurate information regarding your coverage. 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. WWHQ | 1932 Wynnton Road | Columbus, GA 31999  
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