

How to File an Aflac Claim

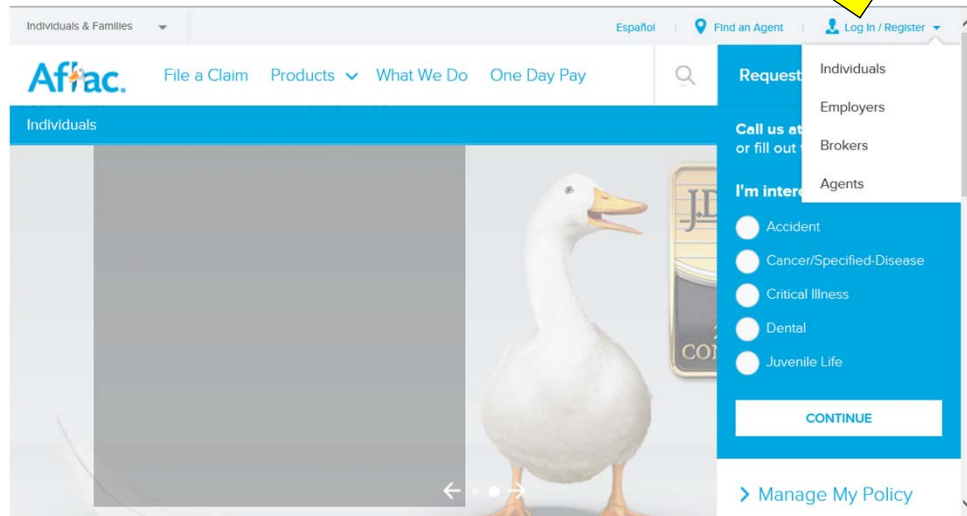
Go to Aflac website:
www.Aflac.com

Click: Log In/Register

From the drop down
list click: Individuals

If you have already
registered, enter your
user name and
password.

For new registration
follow instructions on
next screen.



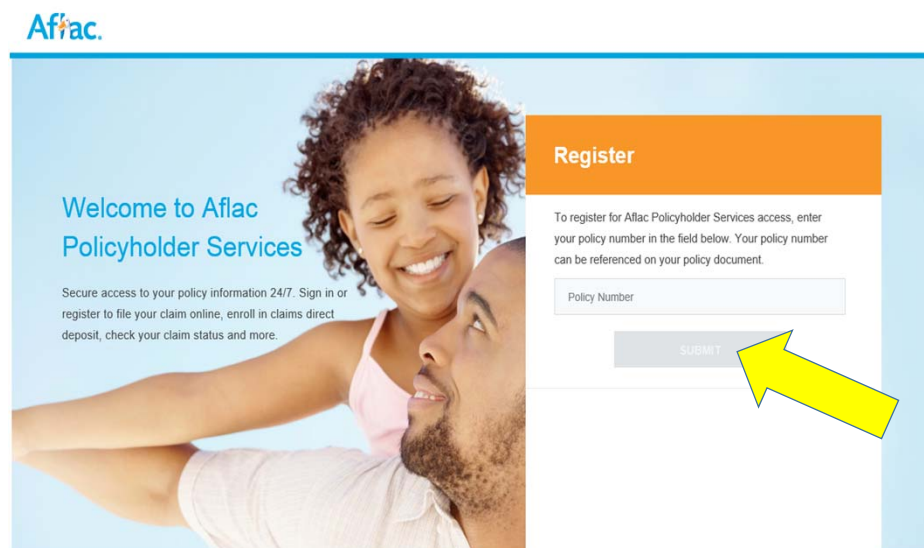
Type in any one of your Aflac policy numbers

Three ways to get your
policy number.

1. Policy number is
located on your policy.

2. Call Aflac at 800-
992-3522 .

3. Contact Cobb
County Aflac agents
Pat Cromer at 404-
610-0179 or Lisa Cord
at 678-462-2929.



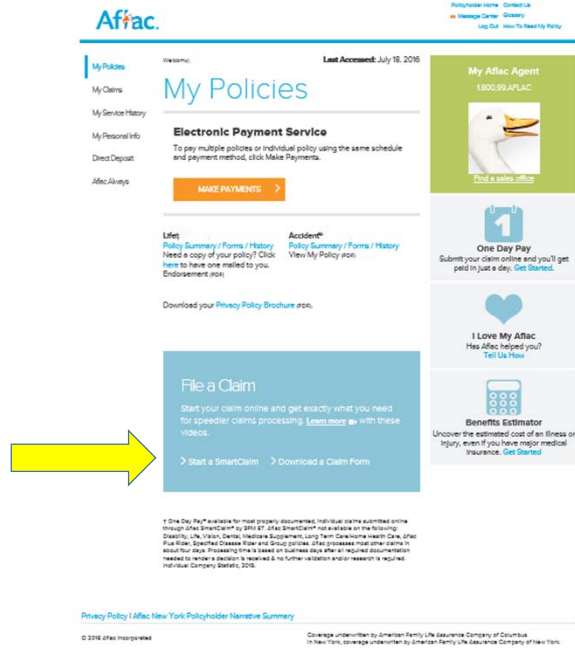
Once registered, the home page will list the policies you have.

Below the policy list is information about starting the claim process.

Most claims can be filed online and don't need a paper claim form such as Cancer, Accident, and Wellness.

Claims for short term disability require a physicians statement as well as an employer statement, so you should download and print a claim form.

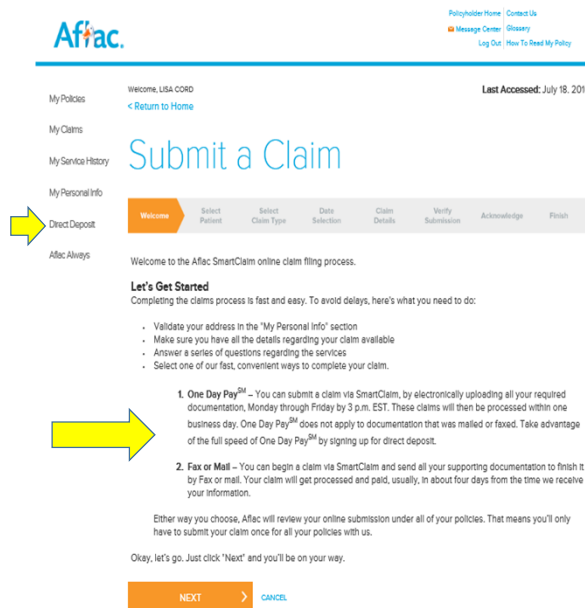
In either situation, click "Start a SmartClaim".



Starting the Claim

There are two ways to submit claims:

1. Scan and upload all required documentation directly through the claim portal. (One Day Pay) You have the option of providing banking information to receive your payment faster through direct deposit.
2. Fax or mail the required documentation. Direct deposit is not available for this option.



Select the Patient

Who is the claim for?

Select the covered members name.

Click "Next"

Aflac

Welcome. [Log Out](#) | [How To Read My Policy](#)

My Policies [Welcome](#) [Return to Home](#) Last Accessed: July 18, 2016

My Claims

My Service History **Submit a Claim**

My Personal Info

Direct Deposit

Aflac Always

Tell us which person covered by your policy that you are filing a claim for. You can only select one patient at a time.

Lisa

Richard

Other

Use Previous to return to a previous screen. If the Back button is used, any information entered may be lost and you will be redirected to the login page.

[PREVIOUS](#) [NEXT](#) [CANCEL](#)

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After selecting the patients name, a confirmation of the selected patient appears.

Verify the information and click "Next".

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Policyholder Home | [Contact Us](#)

[Message Center](#) | [Billing](#)

[Log Out](#) | [How To Read My Policy](#)

Welcome. Last Accessed: July 18, 2016

My Policies [Return to Home](#)

My Claims

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Aflac Always

Tell us which person covered by your policy that you are filing a claim for. You can only select one patient at a time.

Lisa

FIRST NAME: LISA

MIDDLE INITIAL:

LAST NAME:

SUFFIX:

DOB:

GENDER: F

Richard

Other

Use Previous to return to a previous screen. If the Back button is used, any information entered may be lost and you will be redirected to the login page.

[PREVIOUS](#) [NEXT](#) [CANCEL](#)

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Type of Claim

Continue to answer any questions pertaining to that claim.

When complete click "Next".




Continue to answer any questions pertaining to that claim.

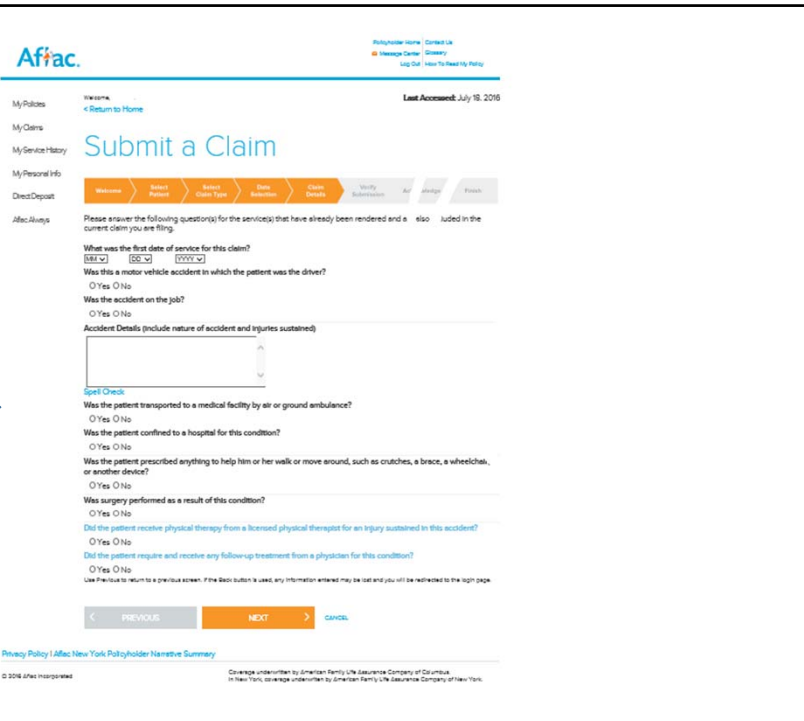
When complete click "Next".



Continue to answer any questions pertaining to that claim.

When complete click "Next".




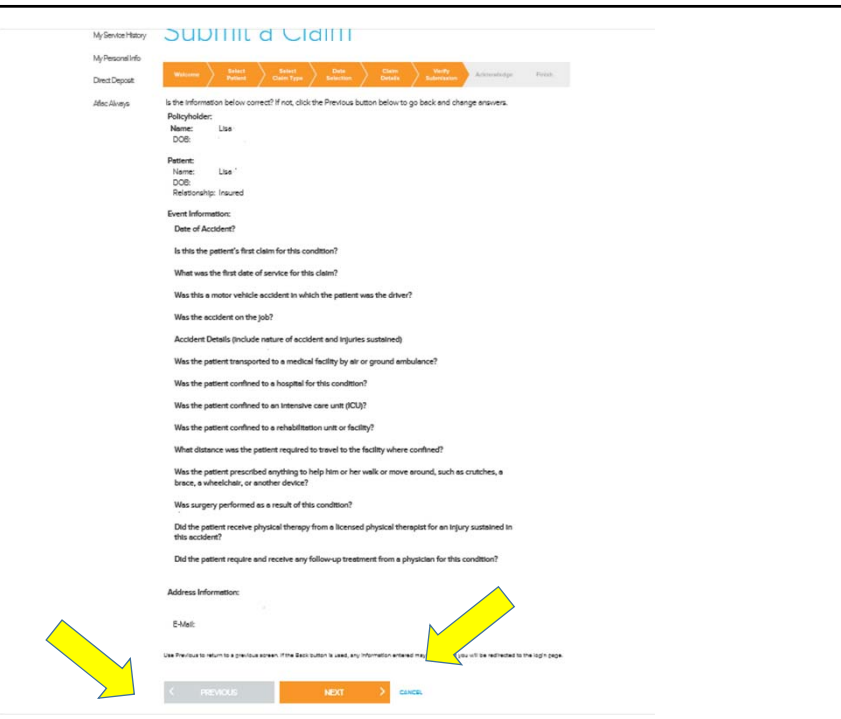



After completing questions about the claim, a confirmation of information screen will appear.

Review that all information is correct. If you need to change an answer click "Previous".

After verifying information is correct, click "Next".



Acknowledgement

Read the acknowledgement statement and electronically sign the form by typing your name in the "Name" box.

Click "Accept".

What types of documents are needed to file a claim?

Smartclaim will guide you on the types of documents you need based on your previous answers.

You will always need information that provides: Diagnosis and procedure codes as well as the date of service and physician or facility name and address.

Submit everything related to the claim; ambulance, hospital, surgery, Xrays, follow up visits, etc. More information is better.

Finish

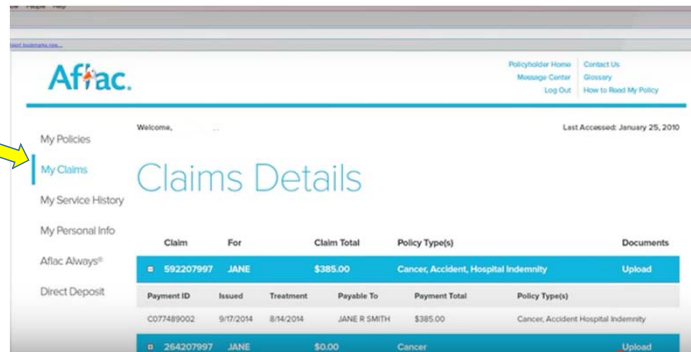
- Upload .JPG or .PDF files 6MB or less
- Combined file size of all files uploaded is limited to 60MB or less
- Gray scale or black and white documents are recommended to ensure documents are legible
- Do not upload any documents or images unrelated to the claim

You can start the claim process before you have the documentation available.

Click “My Claims” and find your current claim. Click the claim line and follow instructions on uploading or faxing/mailing required documents.

“My Claims” will also show paid claims.

Continuing the claim process



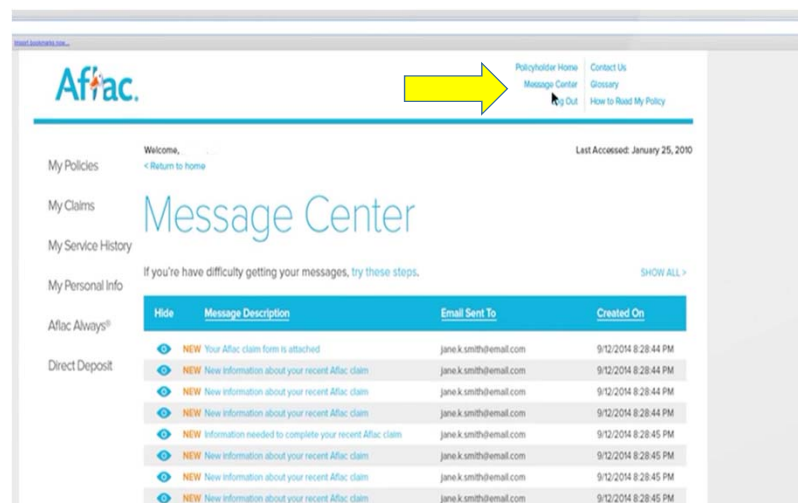
The screenshot shows the Aflac website interface. The main heading is 'Claims Details'. Below it, there is a table with columns: Claim, For, Claim Total, Policy Type(s), and Documents. The table contains two rows of claim data.

Claim	For	Claim Total	Policy Type(s)	Documents
992207997	JANE	\$385.00	Cancer, Accident, Hospital Indemnity	Upload
264207997	JANE	\$0.00	Cancer	Upload

Tracking your claim process

After logging into Aflac, click “Message Center” to view messages regarding your claim process.

If additional documentation is needed, you will be instructed as to what type(s) of information is needed.



The screenshot shows the Aflac website interface. The main heading is 'Message Center'. Below it, there is a table with columns: Hide, Message Description, Email Sent To, and Created On. The table contains several rows of messages.

Hide	Message Description	Email Sent To	Created On
<input type="checkbox"/>	NEW Your Aflac claim form is attached.	jane.k.smith@email.com	9/12/2014 8:28:44 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:44 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:44 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:44 PM
<input type="checkbox"/>	NEW Information needed to complete your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:45 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:45 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:45 PM
<input type="checkbox"/>	NEW New information about your recent Aflac claim.	jane.k.smith@email.com	9/12/2014 8:28:45 PM