

Aflac – COVID-19 FAQ

Below are some FAQs regarding how Aflac will handle and cover COVID-19.

If you believe you have a claim you can contact our customer call center at 1.800.433.3036 or [Aflacgroupinsurance.com](https://www.aflacgroupinsurance.com) and a representative can review your coverage and answer specific questions related to the policy benefits.

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

A.: 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, 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.: Generally, Aflac considers a telemedicine visit the same as an in-person visit to the doctor.

Q.: What if I'm unable to pay my premiums because I have been diagnosed with COVID-19? Will Aflac still cover me for the period of time that I am unable to work?

A.: Some Aflac policies provide for a waiver of premium benefit in such cases.

Q.: I have COVID-19 and am unable to work. I am not in the hospital, but I am in isolation at home. Will Aflac cover me?

A.: You may be eligible for benefits if you have an Aflac short-term disability policy.

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.: Since you are asymptomatic and don't have a diagnosis, Aflac is unlikely to pay because you don't have an illness or injury.

Q.: I am in the hospital with COVID-19. Will Aflac cover that?

A.: Aflac would pay benefits under those circumstances if you have Aflac's hospital indemnity, hospital intensive care, specified health event or short-term disability policies.

Q.: I have tested positive for COVID-19. My local hospital is at full capacity. They have created a "makeshift" facility and that is where I'm receiving my treatment. Will Aflac cover that?

A.: Aflac's hospital intensive care, specified health event and short-term disability products may pay benefits for this.

Q.: I have not been diagnosed with the virus, but I have been exposed. My doctor wants me to stay in the hospital, but there isn't enough space. They have set up a "makeshift" facility. Will Aflac cover that?

A.: If you're incurring charges, then you could be paid benefits if you have an Aflac hospital indemnity policy.