

Disability insurance from Aflac

Help protect your income from a short-term disability

Security for your paycheck

It's easy to take the ability to earn an income for granted. But what would happen if an illness or injury left you temporarily unable to work? The odds of becoming disabled, at least for a short period, may be higher than you think – and more financially disruptive.

How can short-term disability insurance help?

The group short-term disability insurance available through your employer can replace some of your income if you're unable to work for a short time due to illness or injury, the birth of a child or pregnancy-related complications. Insuring your income is a great way to help provide financial security for you and your loved ones. Short-term disability benefits can help you focus on getting better instead of on your finances.

What do I need to know about my benefits?

- To receive benefits, you must satisfy your company's eligibility requirements and meet the definition of disability as outlined in your policy.
- There may be an elimination or waiting period between the date you become disabled and stop working and the date benefits begin. Sick leave or paid time off may be available during that time to help provide you with income.
- Once the waiting period is over, a typical plan will provide a portion of the income you earned before your disability, up to a maximum weekly benefit.
- The length of time you receive benefits depends upon your policy.



What should I expect when I file a claim?

Your case manager will review information received from you, your employer and your medical providers. It's important to submit the required information as quickly as possible so a decision can be made on your claim. If you are expecting a child or have surgery ahead, get a jump-start on your claim by submitting some information in advance.



Initiating a claim

THE CLAIMS EXPERIENCE

INITIATE YOUR CLAIM

with one of these two methods:



CONTACT OUR CUSTOMER CARE CENTER

toll free at 800.206.8826 between 8 a.m. and 8 p.m. ET, Monday through Friday.



LOG IN TO OUR PORTAL

at <https://mygrouplifedisability.aflac.com>. Once logged in, select the Report a Leave button in My Cases.
⚠️ Please use Google Chrome to ensure the best online experience.



QUESTIONS

We will ask you several questions based on the type of claim being reported.



HELPFUL INFORMATION YOU SHOULD HAVE ON HAND WHEN REPORTING A CLAIM

Illness/injury

Provider info, dates away from work, diagnosis/condition

Behavioral health

Mental health treatment provider; inpatient hospital info, if applicable; dates away from work.

Pregnancy/childbirth

Estimated date of delivery, provider info, child's date of birth, dates away from work.

Work-related illness/injury

You may need to file for both a workers' compensation claim and a disability claim.



CASE NUMBER

Once intake is complete, you will receive a case number. This number will be referenced in the letter and correspondence you receive for future reference.



INTRODUCTORY CALL

Within two business days of reporting your claim, a case manager will contact you. The case manager will confirm the info provided and ask any additional questions needed to make an initial decision.



WELCOME PACKET

We will mail a welcome packet that includes: a letter summarizing your benefits, next steps and applicable forms. We will notify your employer by email of your request.

How do I file a claim?

1. Claims may be filed on our portal at mygrouplifedisability.aflac.com

You may also visit the mobile-optimized site on your smart phone, tablet or computer to check the status of your claim, upload documents and electronically sign forms, and access claims information. You can even sign up for live, two-way text messaging with your case manager so you never miss an important voice mail or message.

2. Call toll free: **800.206.8826**.

- 8 a.m.-8 p.m. ET, Monday-Friday.
- Our disability plans include the support of licensed masters-level social workers who are ready to assist when you need help most.
- In addition, no-charge funeral concierge and planning services are available 24 hours per day, 365 days a year through Everest Funeral Concierge. Reach out to them toll free at **800.913.8318** or online at everestfuneral.com.

Coverage is underwritten by Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company. In New York, the terms and conditions for the Group Short Term Disability Income Insurance are set forth in policy form number 1000-ZAGP-DS-NY-01. The policies are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company, located at its registered home address of 150 Greenwich Street, Four World Trade Center, 54th Floor, New York, NY 10007-2366.

In all states other than New York, the terms and conditions for the Group Short Term Insurance are set forth in policy form number 1000-ZAGP-01-01 or applicable state variation. The policies are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1299 Zurich Way, Schaumburg, IL 60196.

The policies are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the policy carefully for details. Certain coverages may not be available in all states and policy provisions may vary by state. On March 19, 2020, Aflac, Inc. announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products. Aflac Columbus and Aflac NY (Aflac) will reinsure, on an indemnity basis, Zurich's U.S. in-force group life and disability policies. As of November 2, 2020, and subject to customary closing conditions, Aflac will assume the administration of the aforementioned re-insured Zurich Employee Benefits policies and services. Aflac has entered into a marketing agreement with Everest Funeral Concierge whereby Everest Funeral Concierge will contract directly with individuals who are employees of accounts that choose to make Everest Funeral Concierge services available to them. Other than this marketing alliance, Aflac and Everest Funeral Concierge are not affiliated in any way. Aflac makes no representations or warranties regarding Everest Funeral Concierge's services, and is not responsible for any products or services provided by Everest Funeral Concierge. State restrictions may apply and benefits may vary by state.

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