

March 30, 2020

Hello, and I hope that you and your family are doing well.

As we try to maintain our normal lives, we know that many individuals are being affected by layoffs and potential sickness. For your employees who currently have AFLAC and are experiencing either of these situations, we are doing our best to be there for them. AFLAC is honoring all claims during this period of time.

AFLAC allows policyholders to sign up for “AFLAC Always” on the www.aflac.com web site. This allows our policyholders to continue coverage on a direct basis when they are laid off and not receiving a paycheck from their employer. AFLAC WWHQ is extended a 60 day grace period as of Monday 3-23-2020 for employees who are not able to work. The best way to handle laid off employees is do nothing on the invoice now, when they return to work premium will be deferred. No lapsed notices to the employer or employee will be going out, this will be readjusted as they review the decline of the virus. New employer groups or new business written in current groups will be deferred to June 1st for premium as of the announcement on Monday.

We will get through this together while learning and growing from our experience. I appreciate everything you do for your personnel and if we can assist in any way, please reach out to me. Attached are some helpful hints for your employees regarding their coverage and how they can be covered with testing and treatment for the COVID-19 virus. Thinking of you and Thank you.

**My Kindest Regards,
Margie Winters
Office 815-455-4734
Cell 815-482-9698**



An Independent Agent Representing Aflac

AFLAC – HELPFUL HINTS – COVID-19

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: In the event of a Department of Insurance Emergency Order, standard business practices will take place for that order. If the policy does not offer a waiver of premium benefit and there is no DOI Emergency Order, standard premium-paying practices will remain in place.

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: Documentation with a positive presumptive diagnosis code will be necessary, including both Employer and Physician statements indicating you are disabled, not working and, if applicable, not receiving 80% of your pay.

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 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?

A: 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.

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 or 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.

American Family Life Assurance Company of Columbus
Worldwide Headquarters • 1932 Wynnton Road • Columbus, Georgia 31999-0001
1.800.99.AFLAC (1.800.992.3522) tel • aflac.com