

# ? Frequently Asked Questions



## » Can I get my policy information online?

Unfortunately no, the Group Aflac plans do not currently have any online services. The old individual Aflac plans do have online services and policyholders can login to their account at Aflac.com.

## » Where can I get my Policy Number for my Group Aflac Plans?

You can call the MEA benefits department and we would be happy to provide you with this or any other benefit information.

## » Can I get a new copy of my plan mailed to me?

Yes, please contact the MEA benefits department and we will be happy to request that a new copy be mailed from Aflac.

## » Can I sign up anytime?

The only time you can sign up for the Group Aflac plans is during open enrollment. The Aflac open enrollment is always May 1st through June 30th.

## » Can I make changes anytime?

You can cancel anytime, but in order to make changes mid-year, there needs to be a “qualifying event”. The most common is marriage.

## » Can I keep my plans into retirement?

As long as you remain a member of MEA as a retiree you may keep your plans via a pension deduction. You can also pay Aflac directly if you choose not to be a member.

## » If I leave the city can I keep my plans?

Yes, you can just pay Aflac directly. Contact our benefits team if you are planning on separating from the city.

## » Will my rates go up?

The rates will not go up if you choose to continue your plans when your employment ends or if you retire. The deductions may change due to the frequency of the new deduction, (bi-weekly versus monthly) but the annual premium will be the same.

## » How do I file a claim?

The best way to file a claim is to contact the MEA benefits department. They will personally help you process your claim and follow up until the claim has been processed and paid. Our Aflac specialists are well versed in all of the Aflac plans offered and even have some special forms and procedures that can help you expedite the claim process.

## A Couple of Claim Hints:

- » **If you have the accident plan:** Some of the benefits require the initial date of treatment be within the first 3 days of the accident.
- » **Wellness benefit claims:** We encourage all policyholders to contact our benefits team anytime you see a doctor, especially for a preventative exam. Here is the info we will need:
  - 1: Name and DOB of Patient:
  - 2: Date and type of exam:
  - 3: Doctor’s name, address and PH# (can be generic; Sharp Grossmont etc.)
- » **Is there a deadline to file any claims?** No, there is no deadline to file a claim.
- » **What happens to my plans when I am on leave?** When a member is on leave and no deductions are made, your plans go unpaid. Aflac does not send out invoices for missed premiums and your plans can be terminated for non-payment. If you miss any deductions, please contact the MEA benefits department to inquire about how to make up for the missed payments.