

Aflac Short Term Disability Insurance Claims Process

Step	Description	Who's Responsible	Details
1	<p>You may two options to begin the process:</p> <ol style="list-style-type: none"> Contact our local Aflac representative to initiate a claim. Aflac will provide you with the Initial Disability Claim Form, policy number, and instructions on filing the claim. Download the Initial Disability Claim Form, obtain your policy number from your records or Aflac. <p><i>Optional:</i> Review the Short Term Disability Insurance Policy Summary for plan information.</p>	Employee	<p>Call our local Aflac representative at 425.827.8397 or email them for assistance:</p> <ul style="list-style-type: none"> claims@nwbenefitadvisors.com (Primary) stacy@nwbenefitadvisors.com (Secondary) <p>This form should be completed on or after the initial date of your disability, hospitalization, and/or surgery.</p>
2	Complete the Policyholder/Patient Information Section (page 1) of the Claim Form.	Employee	Self-explanatory
3	Deliver Physician Statement (pages 3 & 4) of the Claim Form to your doctor to complete.	Employee	Self-explanatory
4	Complete the Physician's Statement.	Physician	Physician completes and returns to employee.
5	Deliver Employer Statement to your supervisor, Payroll Liaison, or HR to complete.	Aflac or Employee	
6	<p>Complete the Employer's Statement (page 2) of the Claim Form.</p> <ul style="list-style-type: none"> If you do not know the answers to information being requested – leave blank. If you do not know answers to questions – leave blank or write unknown. Policy numbers are specific to the policyholder, and must come from Aflac or the employee – typically you will receive the Employer's Statement with this information filled out. 	<p>Department¹</p> <p>or</p> <p>Human Resources</p>	<p>To expedite the claims process, the employee's supervisor and/or payroll liaison is asked to complete the Employer's Statement - particularly with attendance, light duty, date of disability, expected return to work date questions, etc. Contact Human Resources for assistance at any time at ext. 0.</p> <p>Submit the Employer Statement to claims@nwbenefitadvisors.com or fax to 425-827-8798.</p>
7	<p>Submit the following to Aflac:</p> <ul style="list-style-type: none"> Policyholder/Patient Information Physician's Statement Claims Authorization to Obtain Information Form (page 5) of the Claim Form 	Employee	Submit documents to claims@nwbenefitadvisors.com or fax to 425-827-8798.
8	Review claim and forward to Aflac HQ Claims Department for processing.	Aflac	<p>Aflac cannot process claims until they have the employee's statement, physician's statement, employer statement and the authorization page.</p> <p>Claims approval process takes 5 days to process and pay out claims.</p>

¹ LE and Corrections – forward Employer Statement to HR to complete.