

Online and mobile access to your Aflac account FAQs: Got questions? We're here for you

We want to help you get the most from your Aflac experience. Find answers to the frequently asked questions about **getting started, claims, account, coverage and information privacy below.**

Getting started

Where can I register for online access?

Visit [Aflac.com](https://www.aflac.com) and select Log In/Register in the top-right-hand corner, choose Individuals and follow the prompts or download the MyAflac® mobile app.

What do I need to register for online access?

You will need your certificate number or Social Security number and personal identification information.

What does online access provide?

Aflac makes maintaining your account and filing claims simple and fast. On the site or app, you can:

- View coverage information.
- Quickly file your claim.
- Update your account information.

Claims

How do I file a claim?

Submitting a claim online is easy. We'll walk you through each step of the process. You can even upload supporting documents like receipts and set up direct deposit to get paid fast. To submit a claim, go to the My Claims page or simply select New Claim from the navigation.

What if I'm not sure I have all the documents required for my claim?

No worries — just gather the ones you have ready so we can get the process started. We can help you gather any outstanding materials later by [chat or phone call](#). We recommend filling out a HIPAA form either at the beginning of the claims process or in the Forms card on the My Account page. With your advance permission, we can contact your health care providers directly to collect any outstanding documentation.

Note: HIPAA permissions only apply to that person being covered but will be good for two years after submission.

How does the Authorization to Obtain Information Form work? What's it for?

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) protects your health information from being disclosed without your consent. We'll need your authorization to contact your health care providers directly to collect any necessary documents to support your claims. This authorization is offered to take some of the burden off your shoulders during the claims experience.



To provide your consent, fill out the Authorization to Obtain Information Form, commonly referred to as the claims authorization form, for each covered person who has received health services. The authorization will be good for two years.

You can find the Authorization to Obtain Information form [here](#).

How do I check the status of my claim?

Check the status of your claim, including any supporting documents you provided, from the Claim Details page. Go to My Claims > Choose the Claim > Claim Details.

Why is my claim still pending (showing “In Review” status)?

We do our best during the claims review process to ensure that you’re getting the coverage you deserve. If your claim shows “In Review,” it means one of two things: Either our team is still working to determine if certain health care services are covered with your plan — and how much to pay you when they are. Or it’s pending receipt of information from you (i.e., a document needs to be provided to support a proof of loss). To review your claim and take action if needed, go to My Claims > Choose the Claim > Claim Details.

How do I set up direct deposit to receive claims payments?

We like your way of thinking! During the claim filing process, you will be given an option to set up direct deposit for fast claims payment. Just follow the prompts.

Account

Once you have logged in, you can manage your account from the My Account page. Just click on your name at the top of the page and select My Account > Manage Account. If you are using the MyAflac® mobile app, you’ll select My Account from the menu in the top left.

How can I change my login?

On the My Account > Manage Account page, you’ll see a Login section. From there, you can change your password and security questions.

Where can I update my contact information such as email address or phone number?

These items, as well as your name and mailing address, can be updated for your group coverage by completing and submitting a [Service Change Request Form](#).

To ensure that your request is handled quickly and accurately:

- Complete the top portion of the first page, including your certificate number and contact information.
Tip: if you need to find your certificate number, the easiest way is by looking at your ID card. It’s accessible from your account page. Go to My Account > My ID Card.
- Place a check mark by the section(s) you wish to amend and provide the required information.
- Sign and date the completed form and send to us by fax or mail.

Fax: 866.849.2974

Mail: American Family Life Assurance Company (Aflac), Post Office Box 84075, Columbus, GA 31993.

How do I get an ID card?

You can download, print or save your Aflac ID card to your mobile wallet (when using the MyAflac® mobile app). Go to My Account > Manage Account > My ID Card.

Coverage

How can I get a copy of my certificate?

To get a copy of your Aflac Group certificate, please complete and submit a [Service Change Request Form](#).

To ensure that your request is handled quickly and accurately:

- Complete the top portion of the first page, including your certificate number and contact information.
Tip: if you need to find your certificate number, the easiest way is by looking at your ID card. It's accessible from your account page. Go to My Account > My ID Card.
- Place a check mark by the section(s) you wish to amend and provide the required information.
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Where can I find coverage details?

If you are looking for all coverage you have, you can find it on the My Coverage page. Go to My Coverage > Choose the Certificate. From there, you'll be able to see your certificate number, effective date, status and who is covered.

How do I add or remove someone from my coverage?

To add or remove someone from group certificate coverage, please complete the [Service Change Request Form](#).

To ensure that your request is handled quickly and accurately:

- Complete the top portion of the first page, including your certificate number and contact information.
Tip: If you need to find your certificate number, the easiest way is by looking at your ID card. It's accessible from your account page. Go to My Account > Manage Account > My ID Card.
- Place a check mark by the section(s) you wish to amend and provide the required information.
- Sign and date the completed form and send to us by fax or mail.

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How do I designate a beneficiary?

To change a beneficiary, please complete the [Service Change Request Form](#).

To ensure that your request is handled quickly and accurately:

- Complete the top portion of the first page, including your certificate number and contact information.
Tip: If you need to find your certificate number, the easiest way is by looking at your ID card. It's accessible from your account page. Go to My Account > My ID Card.
- Place a check mark by the section(s) you wish to amend and provide the required information.
- Sign and date the completed form and send to us by fax or mail.

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How do I reinstate terminated coverage?

We'd be glad to have you back! To reinstate your coverage, you can connect with us by [chat or email 24/7](#), or via phone at 800.99.AFLAC (800.992.3522), 9 a.m.-7 p.m. ET. We're always here to help.

How can I keep my Aflac coverage if I change jobs?

Please complete and submit the [Continuation of Coverage Form](#) and remit payment within 31 days of terminating employment.

To ensure your request is handled quickly and accurately:

- complete the form, sign and date it.
- verify your rate from your paystub, with your employer/HR department or from your agent.
- complete the authorization agreement for ACH debit included in the form. Payment by ACH/bank draft is required for monthly billing. If you prefer to pay quarterly, semiannually or annually, please mail the completed form along with your check for the initial amount due. Notices will be generated for premium due.

Mail to: American Family Life Assurance Company (Aflac), PO Box 84069, Columbus, GA 31908-4069.

Information privacy

How do you handle my info?

We follow a strenuous [privacy policy](#) that includes protecting your sensitive information as well as that of others you add to your policies.

I don't see my question in the FAQs. Where can I get help?

You can connect with us by [chat or email 24/7](#) or call us at 800.99.AFLAC (800.992.3522) 9 a.m.-7 p.m. ET.

We would love to help you get the most out of your Aflac coverage.

