How to File an Aflac Claim

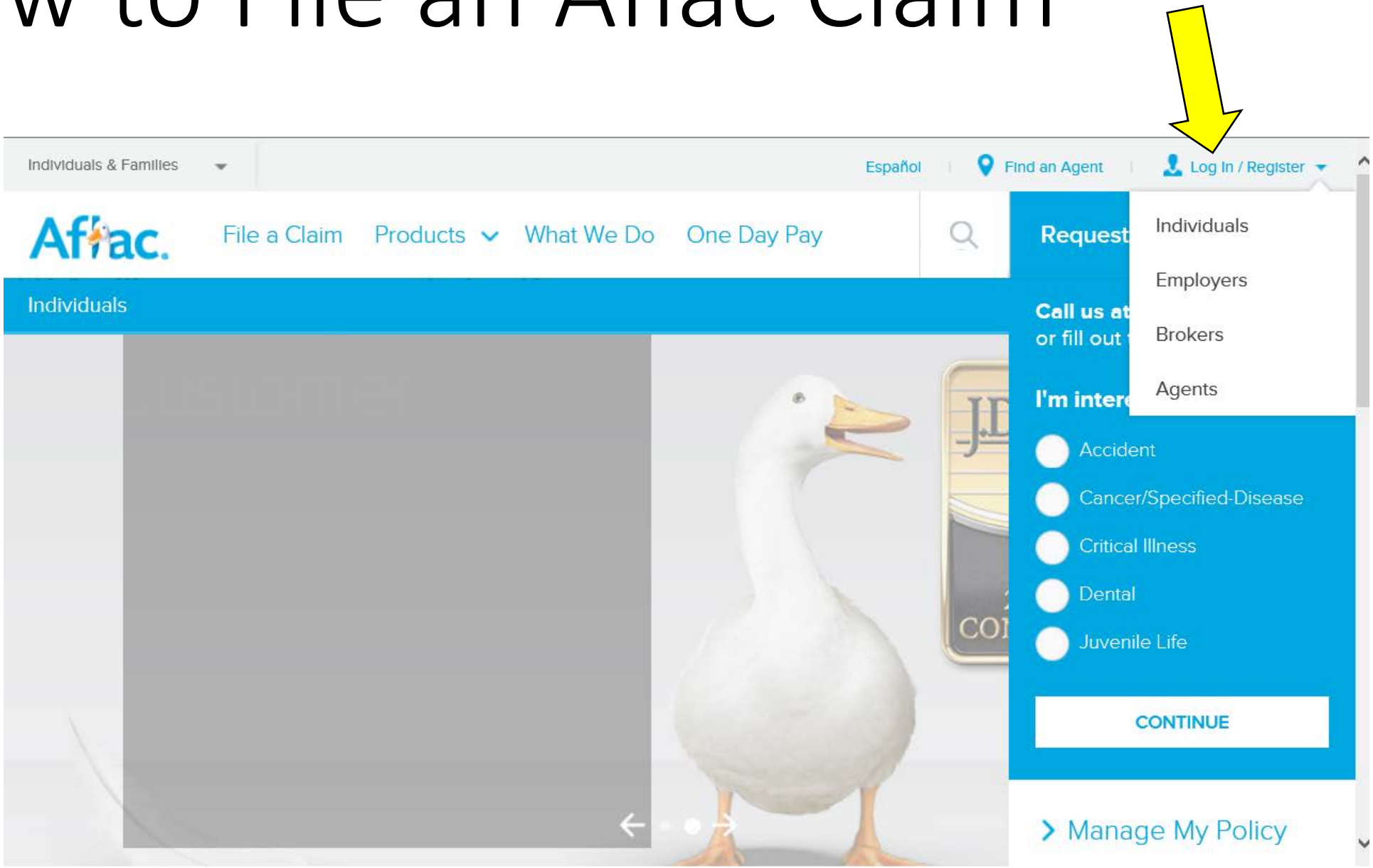
Go to Aflac website: www.Aflac.com

Click: Log In/Register

From the drop down list click: Individuals

If you have already registered, enter your user name and password.

For new registration follow instructions on next screen.



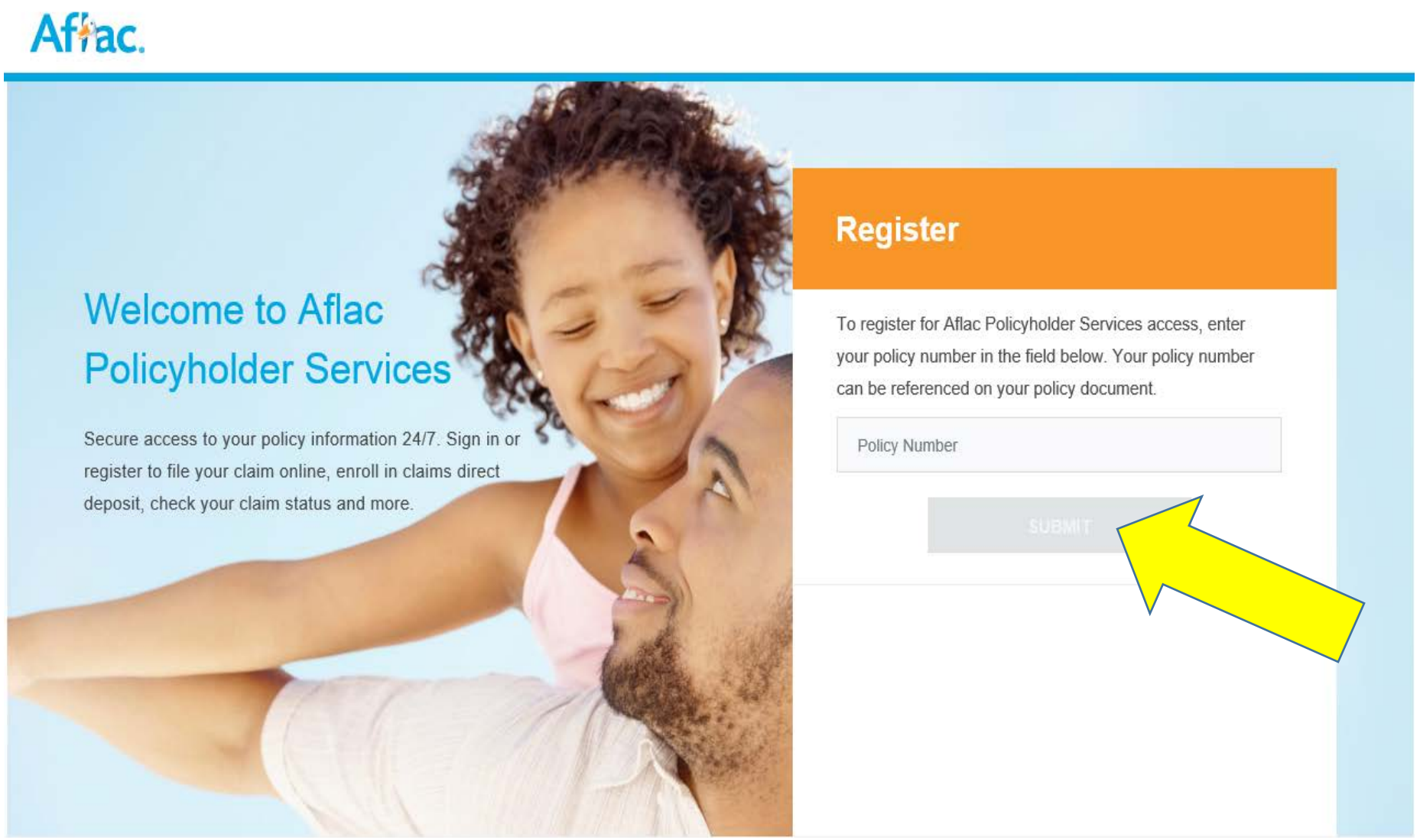
Type in any one of your Aflac policy numbers

Three ways to get your policy number.

1. Policy number is located on your policy.

2. Call Aflac at 800-992-3522 .

3. Contact Cobb County Aflac agents Pat Cromer at 404-610-0179 or Lisa Cord at 678-462-2929.



Once registered, the home page will list the policies you have.

Below the policy list is information about starting the claim process.

Most claims can be filed online and don't need a paper claim form such as Cancer, Accident, and Wellness.

Claims for short term disability require a physicians statement as well as an employer statement, so you should download and print a claim form.

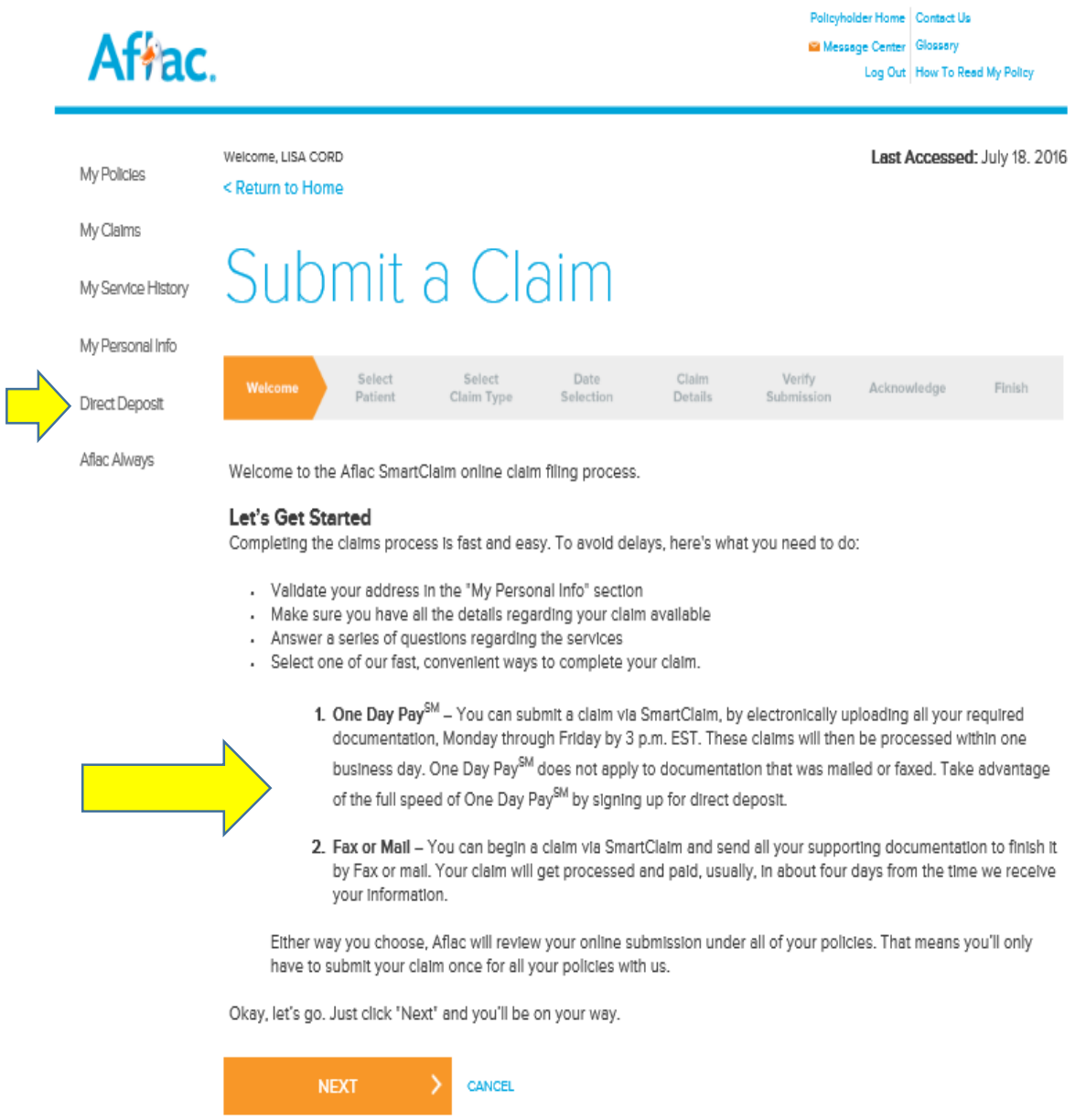
In either situation, click "Start a SmartClaim".

Starting the Claim

There are two ways to submit claims:

1. Scan and upload all required documentation directly through the claim portal. (One Day Pay) You have the option of providing banking information to receive your payment faster through direct deposit.

2. Fax or mail the required documentation. Direct deposit is not available for this option.

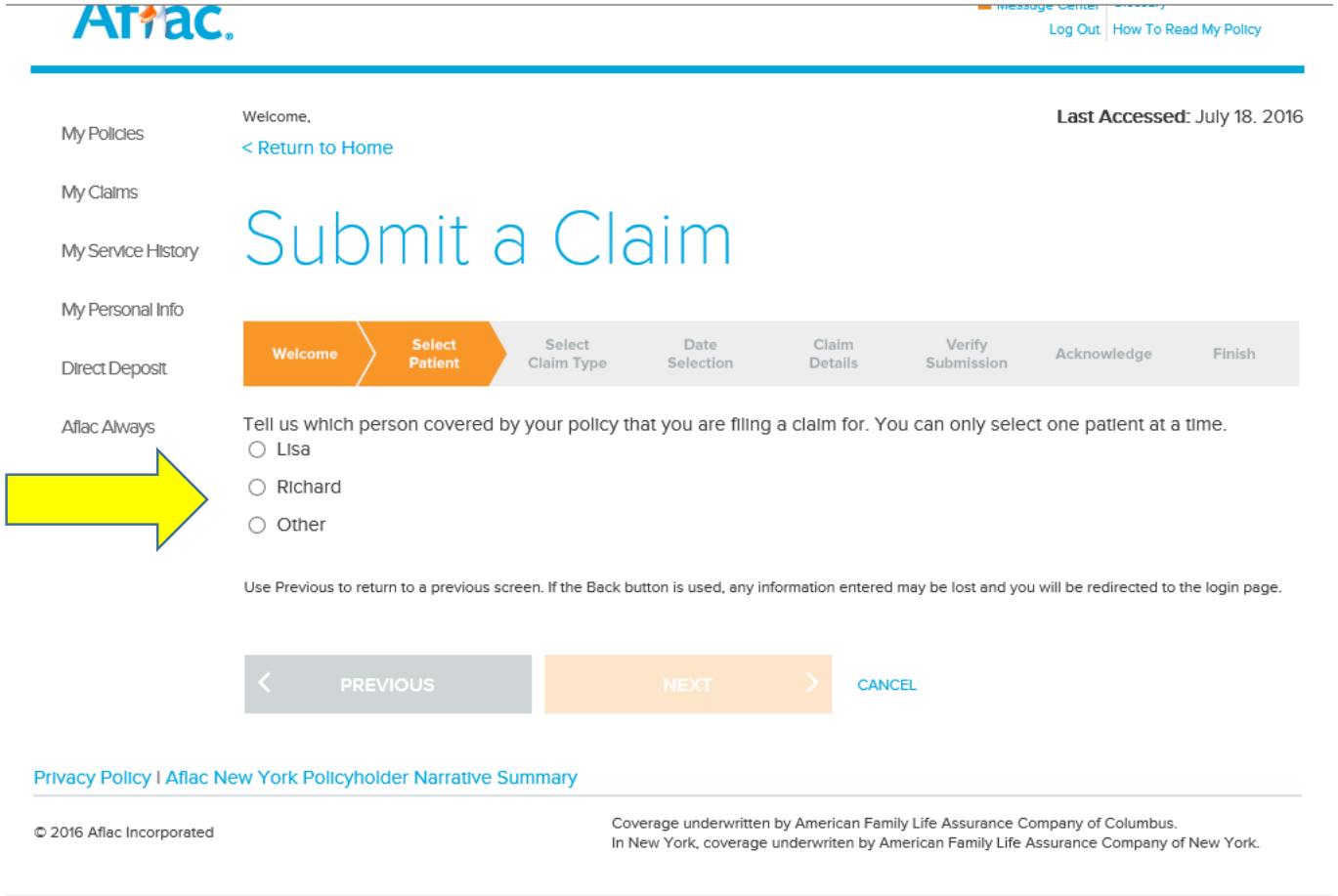


Select the Patient

Who is the claim for?

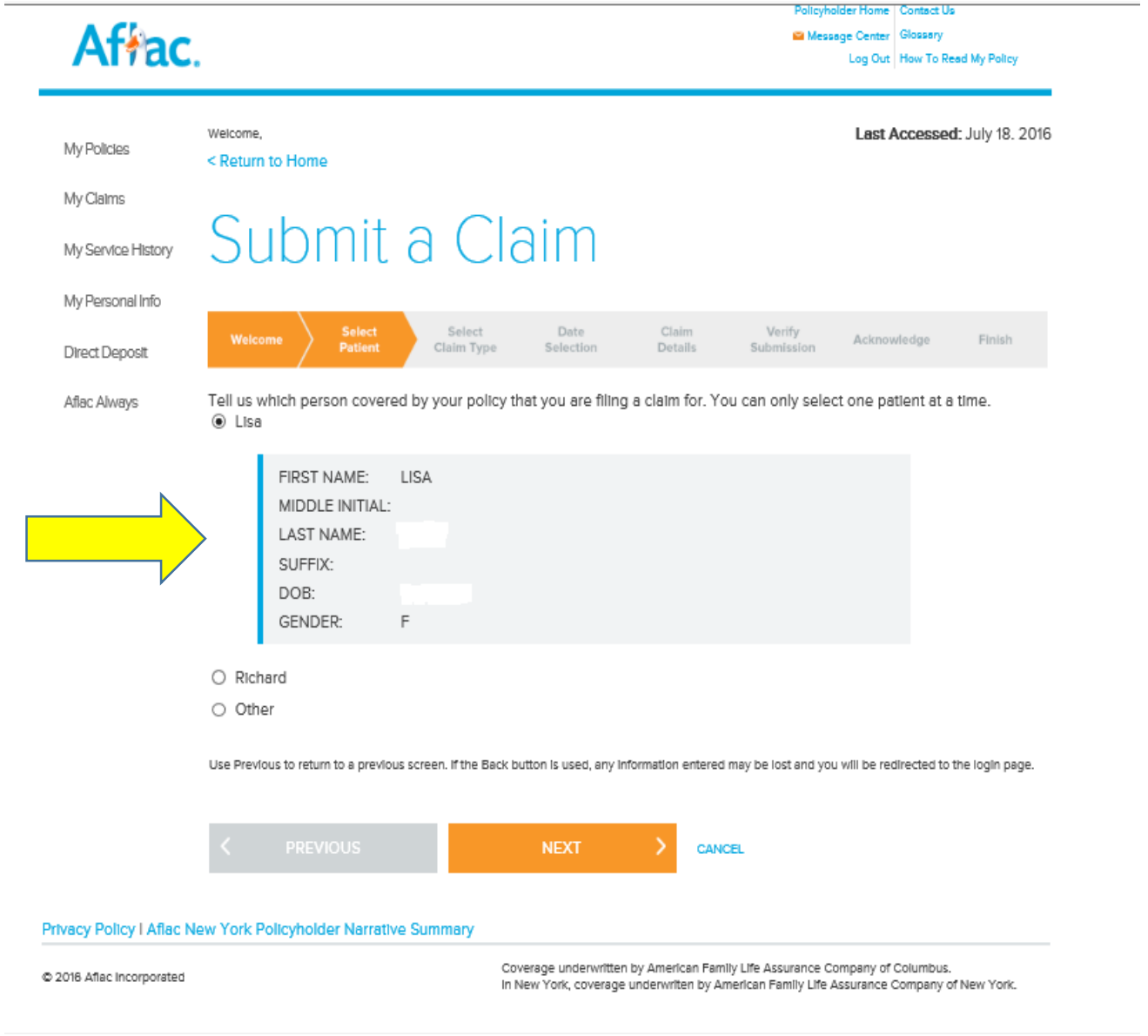
Select the covered members name.

Click “Next”



After selecting the patients name, a confirmation of the selected patient appears.

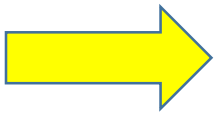
Verify the information and click “Next”.

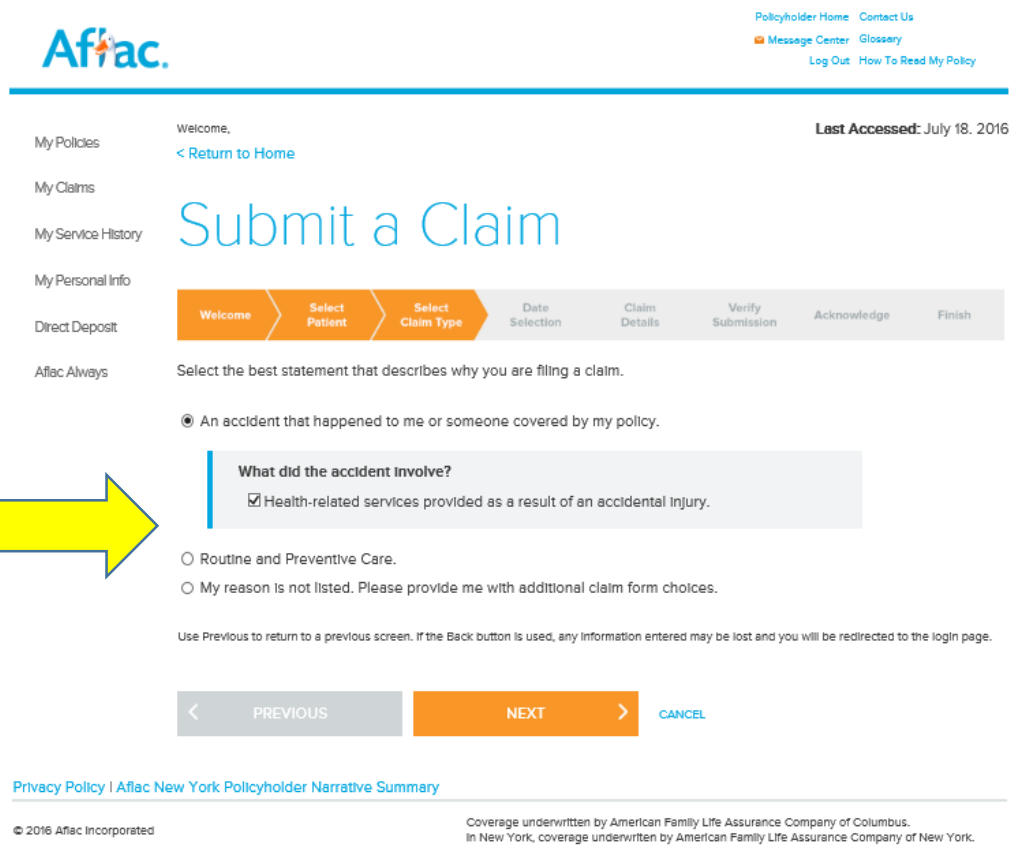


Type of Claim

Continue to answer any questions pertaining to that claim.

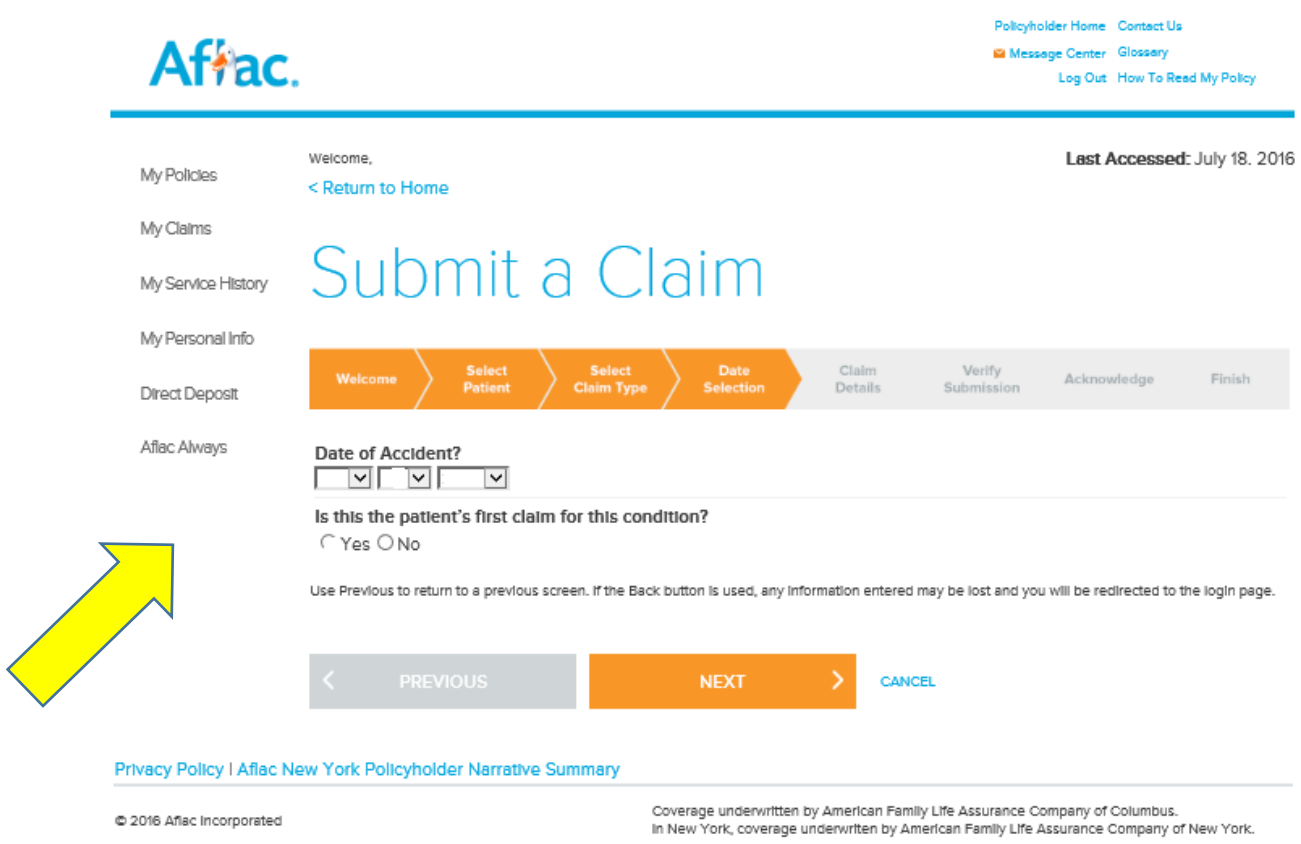
When complete click “Next”.





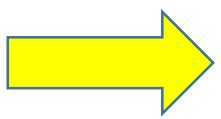
Continue to answer any questions pertaining to that claim.

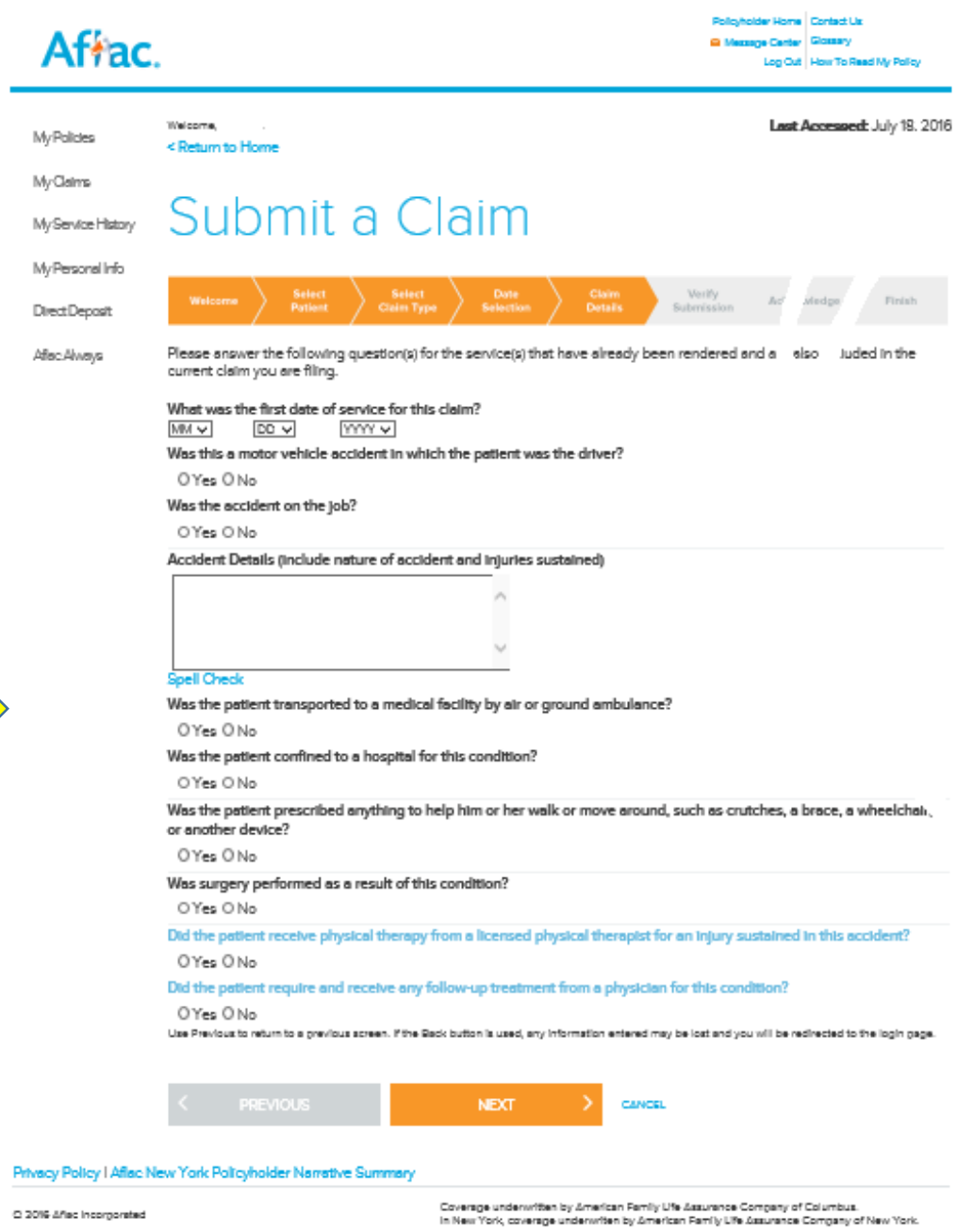
When complete click “Next”.



Continue to answer any questions pertaining to that claim.

When complete click “Next”.

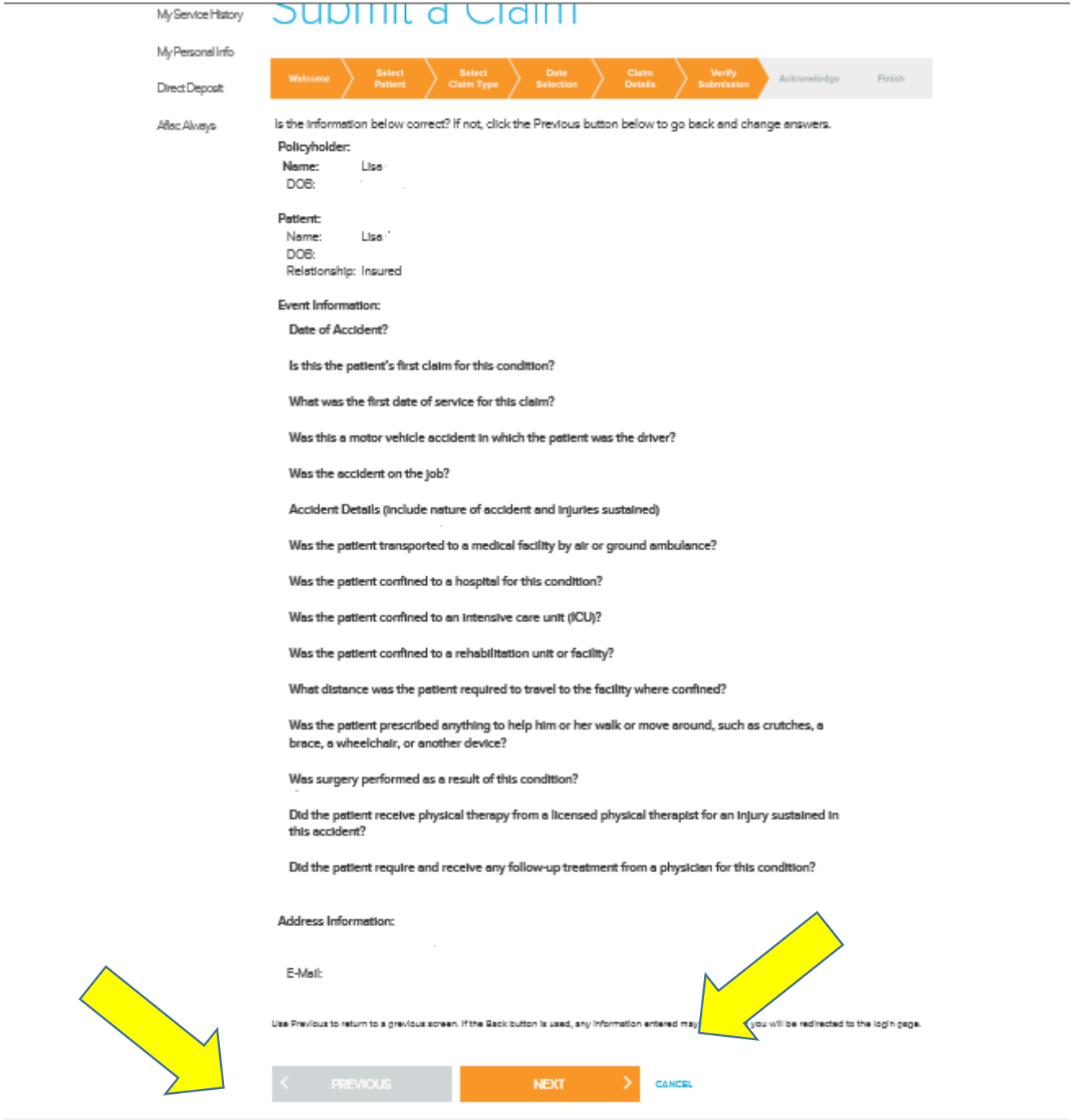




After completing questions about the claim, a confirmation of information screen will appear.

Review that all information is correct. If you need to change an answer click “Previous”.

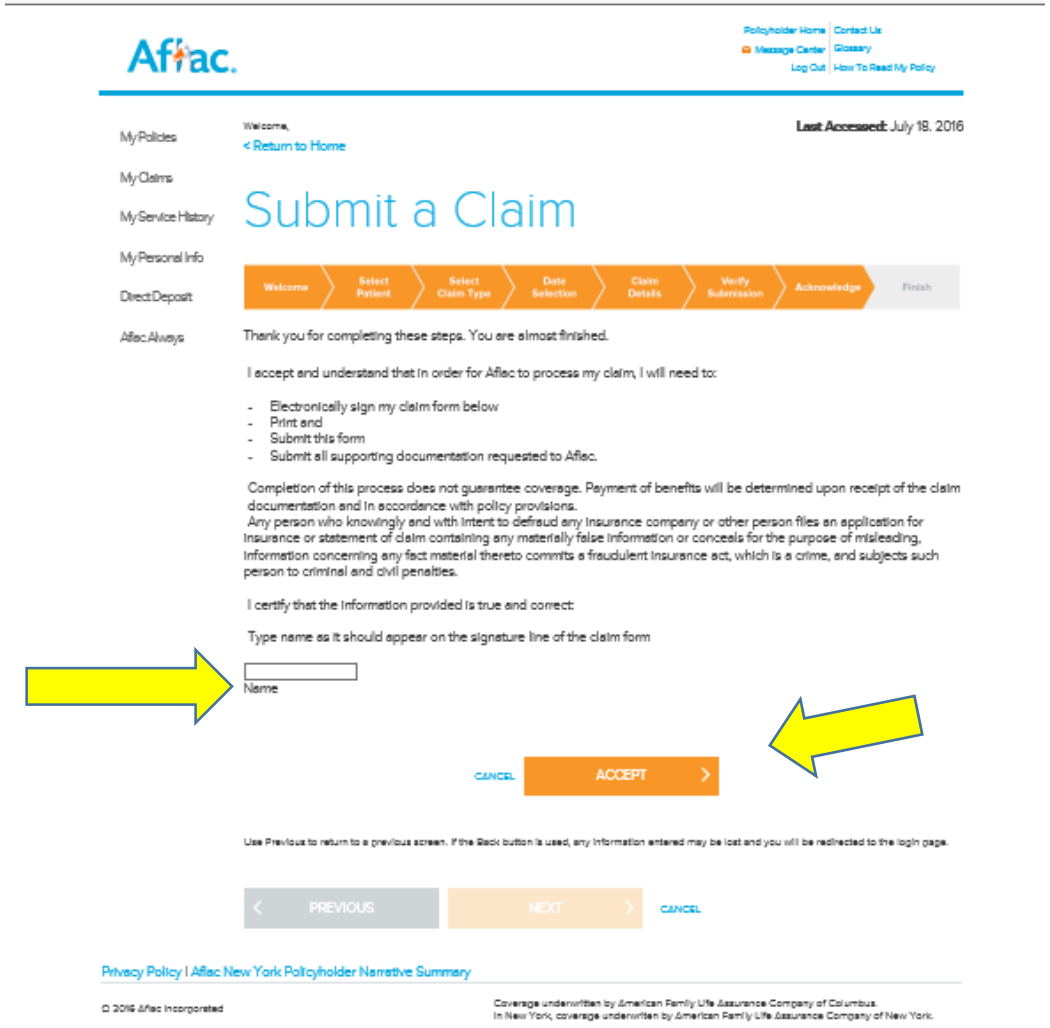
After verifying information is correct, click “Next”.



Acknowledgement

Read the acknowledgement statement and electronically sign the form by typing your name in the “Name” box.

Click “Accept”.



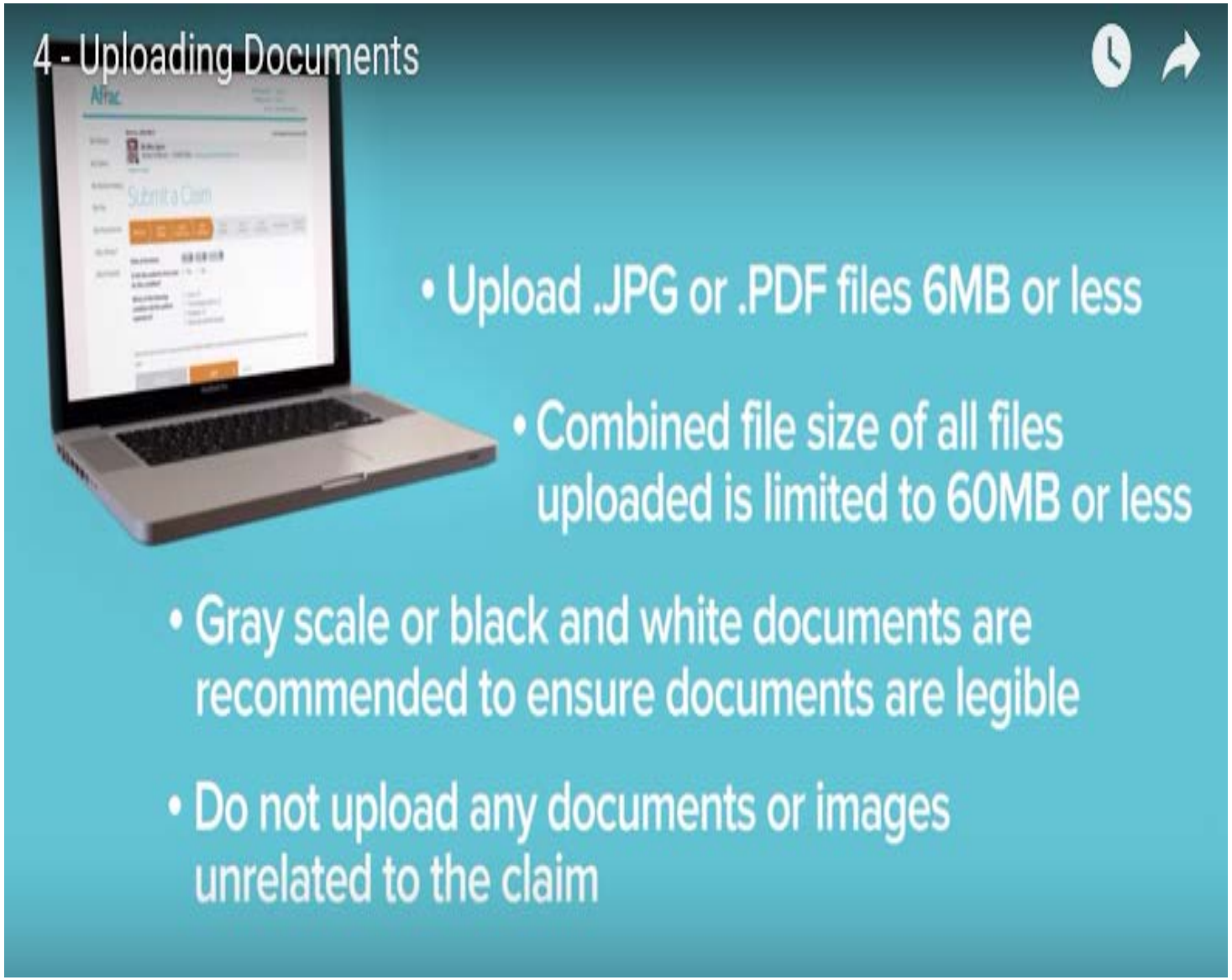
Finish

What types of documents are needed to file a claim?

Smartclaim will guide you on the types of documents you need based on your previous answers.

You will always need information that provides: Diagnosis and procedure codes as well as the date of service and physician or facility name and address.

Submit everything related to the claim; ambulance, hospital, surgery, Xrays, follow up visits, etc. More information is better.

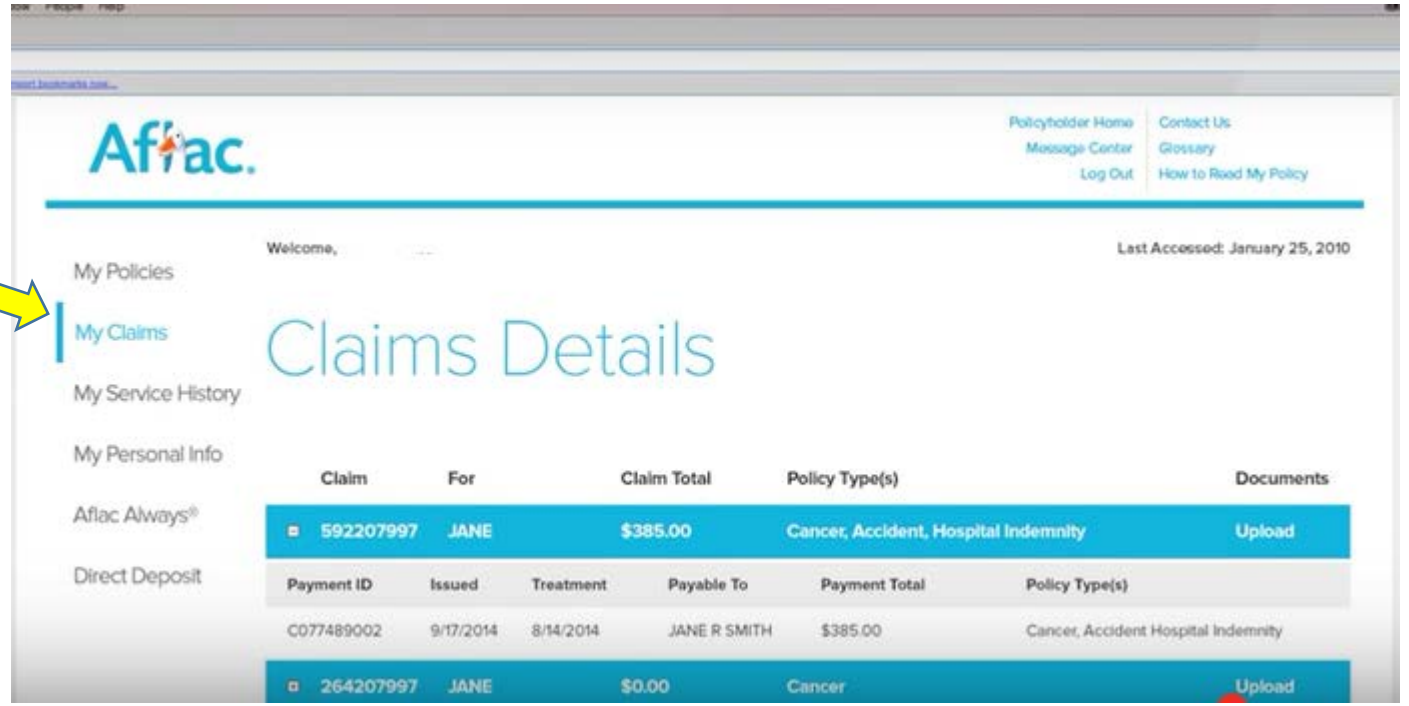


Continuing the claim process

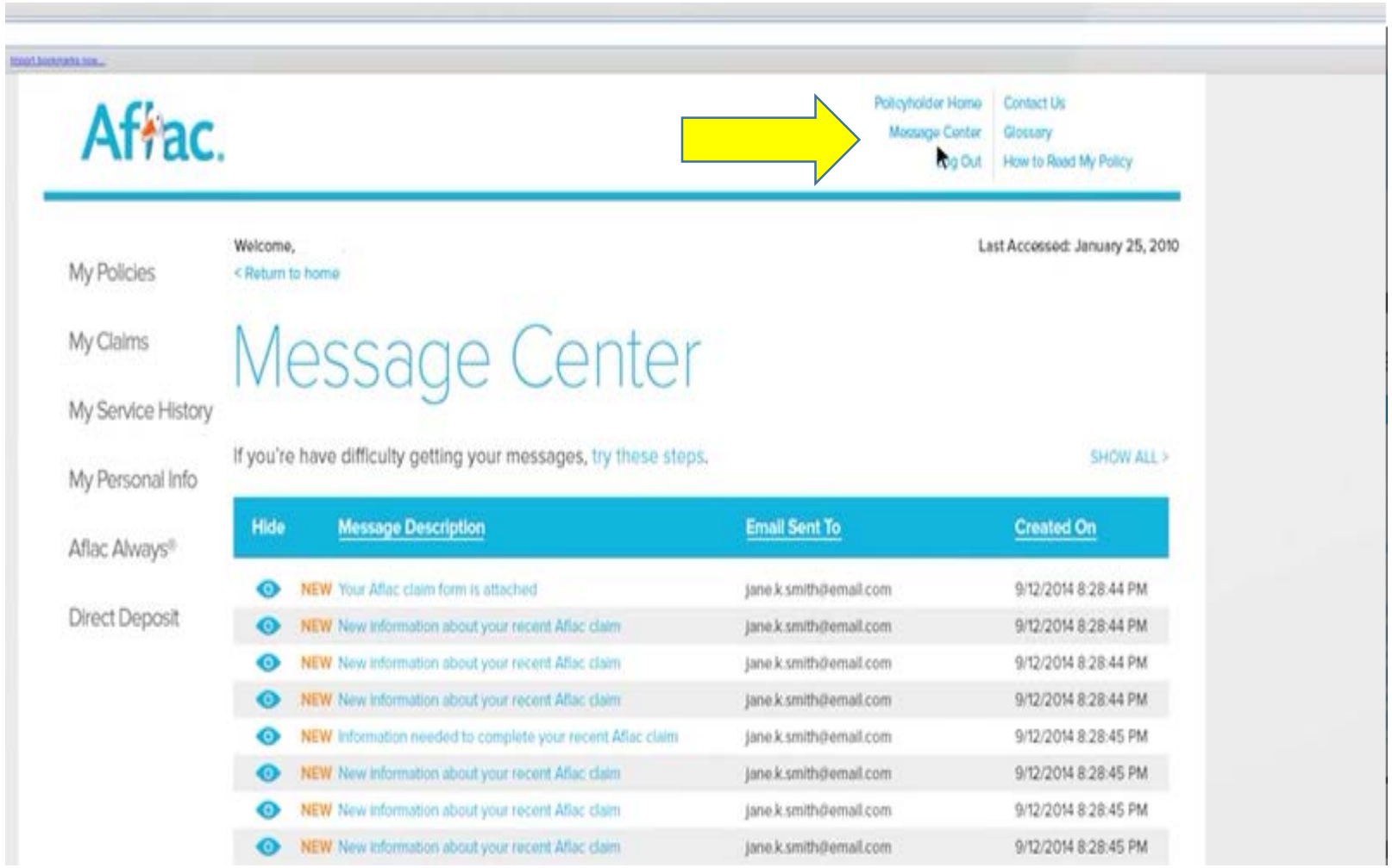
You can start the claim process before you have the documentation available.

Click “My Claims” and find your current claim. Click the claim line and follow instructions on uploading or faxing/mailing required documents.

“My Claims” will also show paid claims.



Tracking your claim process

After logging into Aflac, click “Message Center” to view messages regarding your claim process.

If additional documentation is needed, you will be instructed as to what type(s) of information is needed.