

A photograph of a desk with a laptop, a calendar, and a folder. The calendar is open to a weekly view, showing dates and some handwritten notes. The folder is brown and has tabs labeled 'NOTES', 'TODAY', and 'WEEKLY'. The laptop is silver and its keyboard is visible. The desk is made of light-colored wood.

# How to File a Claim

Using the MyBenefits portal  
or Mobile App

An Allstate claims guide

Brought to you by  
***BeneCom***

# Are you *ready* to file a claim?

*Be sure you have the tools for success!*

Before starting your claim, we want you to feel confident that you know the information and items that could be required.



Never hesitate to reach out for help! Contact us for guidance anytime you have questions or concerns.



Understand your coverage :  
knowing your policies and what  
they cover



Utilize checklists and guides :  
obtaining and preparing  
recommended information and  
documentation



Verify personal information and  
preferences : checking your  
address and preferred claim  
payment method in your Allstate  
portal

Never leave a claim unfiled! We are here to help!

## Filing Your Claim

Now that you  
are prepared,  
*let's go!*

Follow the steps in the following slides to  
file a claim in your MyBenefits portal.

# 1. Log in to your portal



► Log into the MyBenefits website at

<https://mybenefits.standard.com/#/login>

- If you have forgotten your log in credentials, simply click on “forgot user ID” or “Password”

➤ Or use the Mobile App to log in : Scan below for Mobile App

You will first see your dashboard showing your coverage and claims.



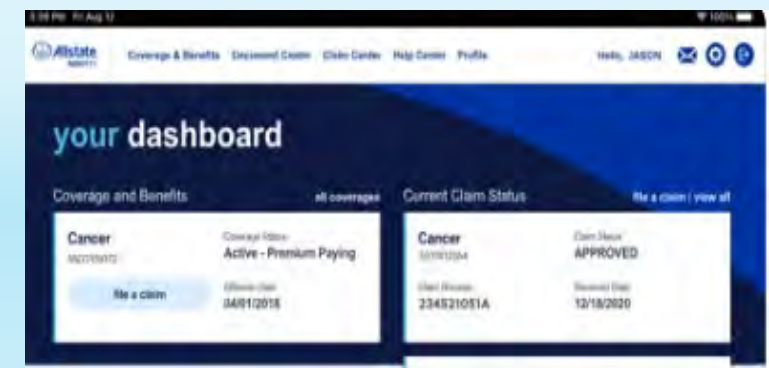
APPLE



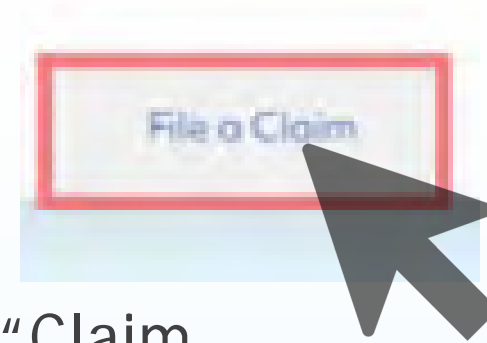
ANDROID



SCAN HERE  
FOR MOBILE APP!



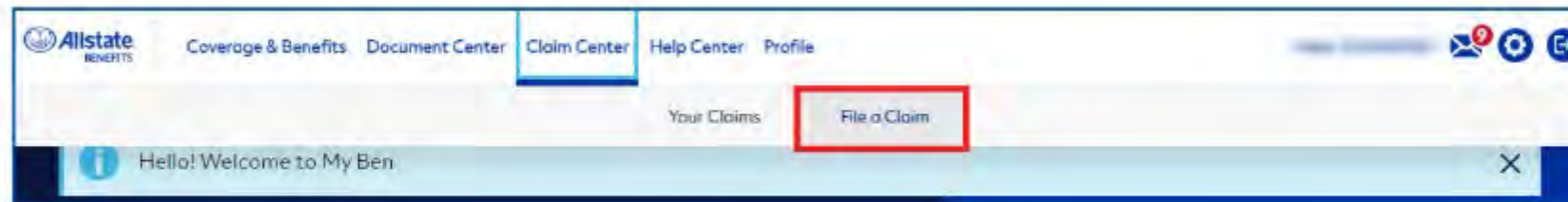
## 2. Choose “File a Claim”



- ▶ In the top banner of your dashboard page, click on “Claim Center”
  - ▶ From that drop-down menu, click “File a Claim”

\*you can also click on the “file a claim” button shown on each policy on your dashboard

From the Claim Center, click **File a Claim**.





### 3. Verify Information & Select Your Policy

- ▶ **Be sure your address and payment method are correct** ✓
  - ▶ **Select the policy or claim type that is correct** ➡
    - ▶ See our guides to understand which option to choose for a given claim (contact us for a copy)
    - ▶ Claims can qualify on more than 1 policy or claim type, so you can enter the claim multiple ways if needed
    - ▶ “Wellness” and “Outpatient Physician Treatment” - after selecting one of these, if you have more than 1 policy containing these benefits you will be given the option of choosing which policy to use
- \*ALWAYS BE SURE TO FILE UNDER EACH PLAN THAT QUALIFIES

The screenshot displays the 'MyBenefits' website interface. At the top, the 'MyBenefits' logo is followed by the text 'How to File a Claim Job Aid'. Below this, a step indicator shows three steps: 'select policy' (marked with a green checkmark), 'claim details' (marked with a '2'), and 'e-signature' (marked with a '3'). The main heading is 'file a claim' with the subtext 'Verify your information and select the policy you would like to file'. Under 'Verify your information', there is a section for 'Address' with a 'verify' button and a 'Check' button. Below this is a 'Select your policy' section with a note: 'For claims tips and instructions, please visit the How to file a claim page at AllstateBenefits.com'. Two policy options are listed: 'Wellness' (For covered exams, #8083382732 - Cancer) and 'Accident' (For covered accidents, #8083381854 - Accident). Both have a 'file a claim' button. The 'file a claim' button for the 'Accident' policy is highlighted with a red rectangle.

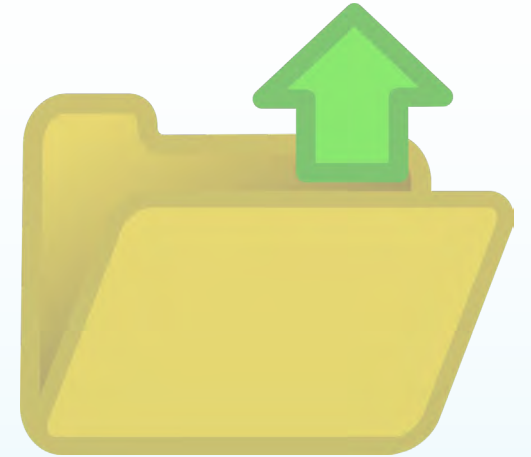
## 4. Enter Claim Details

- ▶ Select the claimant – Who is this claim for?
- ▶ Enter the claim details : *it walks you through the details needed!*
  - ▶ The fields will be specific to the type of claim/policy
  - ▶ They will even ask if this is a new or ongoing claim, if applicable
  - ▶ The system will also help prepopulate information that has been entered before!

A screenshot of a web-based claim entry form. The form is divided into three main sections: 'Claimant Name', 'Claimant Information', and 'Claim Details'.  
1. 'Claimant Name' section: Contains a dropdown menu with the text '- Select Claimant -' and a small downward arrow. Below the dropdown is the text 'Person that the claim applies to'.  
2. 'Claimant Information' section: Contains several input fields. 'First Name', 'Middle Name', and 'Last Name' are each in a separate text box. Below these are 'Birth Date' (with a calendar icon), 'Gender' (with a dropdown arrow), and 'Relationship to Insured' (with a dropdown arrow).  
3. 'Claim Details' section: Contains a dropdown menu for 'Reason for Physician Treatment / Examination'. To the right of this dropdown is a note: 'Illness may not be available under certain coverage. Please check your coverage document.' Below this are three more fields: 'Provider Name', 'Provider Address', and 'Date(s) of Service' (with a calendar icon).

# 5. Upload Supporting Documents


- ▶ Scroll to the supporting documentation area to securely upload files
  - ▶ .pdf, .tif, .jpeg, .jpg .tiff (or use your phone's camera if using mobile device!)
- ▶ See our guides & checklists for recommended/required documents for different types of claims
- ▶ Additional documents can be uploaded to the claim after submitting as well



**Supporting Documentation** ⓘ

Send us any documentation showing the condition, treatment, and any services received. This documentation must include the claimant's name, provider name, and date of service.

**Upload Files** 🔒



Drag files here to upload  
or  
[select files](#)

Upload or drop your file(s) here. All documents must be either .tif, .pdf, .jpeg, .jpg, or .tiff format, files can be up to 30 MB, and you may upload up to 5 files at a time. Additional documents can be added to your claim after submission.

[back](#) [continue](#) [cancel](#)

\*When using the Mobile App you can use your camera to upload supporting documents!



## 6. Review & Apply e-Signature

- ▶ Review for accuracy!
- ▶ Click “apply e-signature”



Review your Claim Information on the next page, then scroll to the bottom and click **apply e-signature**.

**SUPPORTING DOCUMENTATION**

Document Name  
Patient Record\_Polly C. Holder.pdf

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**CERTIFICATION**

Certificate/Policy Holder who completed the claim form please read and E-Sign below.

AMERICAN HERITAGE LIFE INSURANCE COMPANY  
HOME OFFICE:  
1776 AMERICAN HERITAGE LIFE DRIVE  
JACKSONVILLE, FLORIDA 32224-6687

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

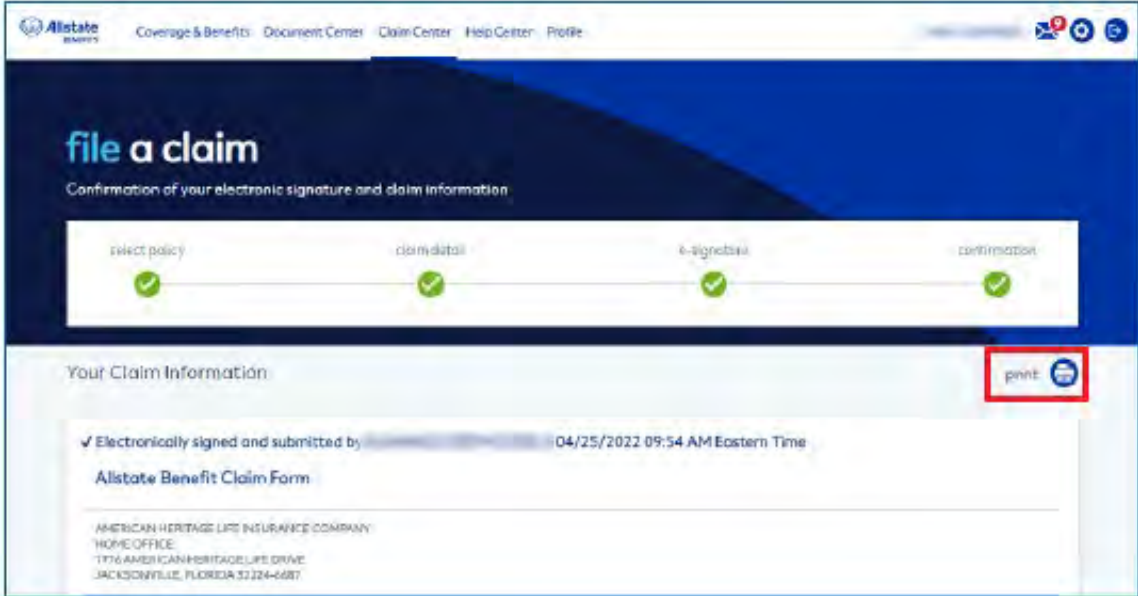
back

apply e-signature

## 7. View/Print Confirmation Page

- ▶ After submitting, you will see a confirmation page
  - ▶ You can print this page using the “print” button on the right

A confirmation page shows that your claim has been signed and submitted. You can print this page using the **print** button on the right.



file a claim

Confirmation of your electronic signature and claim information

select policy claim details e-signature confirmation

Your Claim Information

✓ Electronically signed and submitted by [blurred name] 04/25/2022 09:54 AM Eastern Time

Aflac Benefit Claim Form

AMERICAN HERITAGE LIFE INSURANCE COMPANY  
HOME OFFICE  
1776 AMERICAN HERITAGE LIFE DRIVE  
JACKSONVILLE, FLORIDA 32224-6687

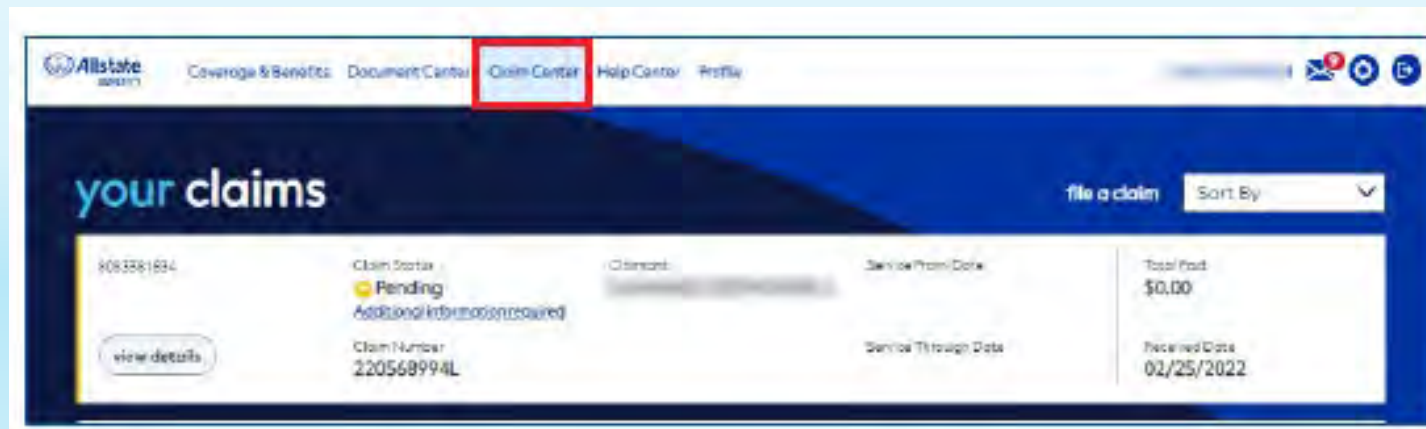
☑ DONE!

# Check the status of your claims!



## IMPORTANT

- ▶ Visit the “claim center” on your dashboard, and click on “your claims” to view the status of your claim
- ▶ You can monitor the processing, as well as be aware of any additional needs for the claim
  - ▶ Claims may not appear immediately: if so, please check the following business day
  - ▶ You can also find processed claims’ details and breakdown of payment here!





# Need assistance with claims?

- ▶ Please reach out to BeneCom at any time!
  - ▶ [info@mybenecom.com](mailto:info@mybenecom.com)
  - ▶ Text “BeneCom” to 36260
  - ▶ 844-645-7411 or 813-996-2525
  - ▶ [www.benecom.com](http://www.benecom.com)

## Allstate resources:

- Customer care :
  - 888-282-2550
- I.T. technical support :
  - 866-709-3827



## **ALLSTATE CLAIMS GUIDE, PER POLICY** (see policy documents for exact verbiage)

**Annually you can file the following (not including any larger claims you may have):**

- Hospital/SHOP policy - "dr visits" aka outpatient physician treatment: a dr office visit, you can claim 5/person/year (see policy for allotted max physician claims per year) - (15/fam/yr max)  
\*outpatient physician treatment benefits paid per coverage year on this policy
- Accident policy- "dr visits" aka outpatient physician treatment: a dr office visit for preventative care or injury, you can claim 2/person/year (4/fam/yr)  
\*outpatient physician treatment benefits paid per calander year on this policy
- Cancer policy- "wellness", ex: see policy and/or claim form for examples,  
\*wellness paid on a calander year basis on this policy  
1/person/year (calendar year) on this policy
- Critical Illness policy - "wellness", ex: see policy and/or claim form for examples, 1/person/year  
\*wellness paid on a calander year basis on this policy
- G.I.M. HSA PLANS (group indemnity medical [hospital]) - "dr visits" aka outpatient physician treatment : a dr office visit. You can claim 5/person/year (see policy for allotted physician claims per year) - 15/family/year max)  
\*outpatient physician treatment benefits are paid per coverage year
- G.I.M. NON HSA PLANS (group indemnity medical [hospital]) - "wellness"  
1/person/year (calendar year) on this policy, see policy and/or claim form for examples

### **\* Always remember to file claims on multiple policies if applicable**

- for example, the same wellness can be filed on cancer & critical illness if you hold both coverages & the exam/test qualifies for both plans!

-wellness claims are specified exams (labs, testing, etc) - please see policy for list

-outpatient physician treatment claims are visits to physician offices - see policy for allowed visits

In addition to the above, you may file any other claims you may have for the coverage you have.

Allstate policyholder portal: <https://mybenefits.standard.com/#/>







## **Instructions For Allstate Claims**

**We highly recommend using your online portal with Allstate for claims and policy needs, such as direct deposit and more!**

(always be sure to upload claim to each policy you need it reviewed on)

### **If you prefer, or need to use, paper claims:**

- **Outpatient physician visit benefits (i.e.: Dr visit benefits): accident policy and hospital policy:**  
Simply fill out the OUTPATIENT PHYSICIAN'S TREATMENT CLAIM FORM and attach proof of services such as an itemized bill or simple summary of visit (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB
- **Wellness claims: for cancer and critical illness policies:** Simply fill out the WELLNESS CLAIM FORM.  
Attach proof of services showing type of exam, such as visit summary or itemized bill showing the name of exam (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB
- **Accident claims:** use the GVAP1 GROUP VOLUNTARY ACCIDENT POLICY CLAIM FORM, as much information as you can— however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB
- **Hospital claims (accident or illness):** use the HOSPITAL INDEMNITY (SHOP) CLAIM FORM \*you do not have to use the physician section or have a physician sign the form\* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB
- **Critical Illness claims:** use the GROUP VOLUNTARY CRITICAL ILLNESS CLAIM Form \*you do not have to use the physician section or have a physician sign the form\* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB
- **Cancer Claims:** use the CANCER, SPECIFIED DISEASE CLAIM FORM \*you do not have to use the physician section or have a physician sign the form\* – however we recommend that you send the detailed proof of services as well- itemized bills, diagnosis, major scan results, ambulance bills, operative reports, visit summaries... These types of items can help the claim process much faster (the more details the better, typically EOBs may not have all info)  
WE HIGHLY RECOMMEND A SUMMARY OF VISIT OVER THE EOB

**For additional assistance with claims, please contact us at:**

[info@mybenecom.com](mailto:info@mybenecom.com)  
[www.benecom.com](http://www.benecom.com)



## **BeneCom tips for filing Allstate claims online:**

### **For filing “Dr visit” claims online (accident and SHOP[hospital] policies):**

In the claims center, use the “outpatient physician treatment” claim box

### **For filing wellness claims online (critical ill and cancer policies):**

In the claims center, use the “wellness” claims option

### **For anything other than a physician office visit or wellness:**

Use the box for the specific policy or type of claim, and choose the policy needed for the claim. Do NOT use wellness or outpatient physician treatment for these types of claims. Follow prompts and then upload documents needed.

**PLEASE BE SURE TO SEE OUR INSTRUCTIONS FOR ALLSTATE CLAIMS  
PAGE FOR FULL DETAILS ON EACH TYPE OF CLAIM**

**[WWW.BENECOM.COM](http://WWW.BENECOM.COM)**

**[INFO@MYBENECOM.COM](mailto:INFO@MYBENECOM.COM)**

**\* Remember, if you have a claim that qualifies  
on multiple policies : that is great news!**

**Please be sure to file a claim on each policy  
individually, to ensure no benefit is missed!**

# Thank you!

