BeneCom SM

ALLSTATE/AHL The Standard CLAIMS GUIDE, PER POLICY (see policy documents for

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**/#/login

www.benecom.com - 844-645-7411 - info@mybenecom.com

Instructions For Allstate/AHL Claims

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

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

(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

www.benecom.com

BeneCom tips for filing Allstate/AHL claims online:

mybenefits.standard.com/#/login

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

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!

BENECOM CORPORATION - GUIDELINES TO HELP WITH AFLAC CLAIMS:

Instructions for filing Aflac claims

***FILING ONLINE IN YOUR PORTAL MAY LEAD TO FASTER CLAIMS PROCESSING:**

*FILE YOUR CLAIMS ONLINE WITH NO CLAIM FORMS!!!! *

Accident Claims:

- **Fill out, sign, and date the first and last pages only of the claim form (disregard physician page).**
- **Attach detailed proof of services; detailed visit notes, itemized bill or UB04, scan results (such as MRI or CT), ambulance bill, discharge summary, operative report, ER report, police report, etc... (i.e. Physical Therapy detailed notes, etc…)**

Cancer Claims:

- **Fill out, sign, and date the first and last pages only of the claim form (disregard physician page).**
- **Attach detailed proof of services; PATHOLOGY REPORT, detailed office/physician notes, itemized bill or UB04, Treatment bills, discharge summary, operative report, scan results, etc...**

Personal Sickness and/or Hospital Indemnity Claims:

- **Fill out, sign, and date the first and last pages of the claim form (disregard physician page).**
- **Attach detailed proof of services; detailed office/physician notes, itemized bill or UB04, discharge summary, operative report, ER report, ambulance bill, any reports such as results: MRI, CT, etc…**

Wellness claims and Physician Visit Benefit "P.V.B." (Dr's visit)

*** annual wellness &/OR the allotted Dr. visits on the Sickness policy- simply fill out the correct form completely and fax ONE at a time to 1-877-442-3522 (nothing else needed unless requested by Aflac)**

or file wellness claims online at aflac.com/myaflac

Dental claims:

- **No claim form is needed IF you send in detailed office print out of services and ADA codes along with dental office complete info (the more detailed print out the better)**

Disability Claims:

- **All portions of the disability claim forms must be completed for submittal**

TO SEND CLAIMS:

CLAIMS FAX # : 1-877-442-3522

or file claims online at aflac.com/myaflac

*FILE ONLINE IN YOUR PORTAL FOR ASTER CLAIMS, NO CLAIM FORMS NEEDED ONLINE!

exception of disability, which will still need forms

EMAIL for assistance : amber@mybenecom.com

***OR – OF COURSE YOU MAY FILE CLAIMS ONLINE, AFLAC.COM – IN YOUR ACCOUNT PORTAL**

****TO FILE ONLINE - VISIT YOUR PORTAL AT WWW.AFLAC.COM, LOG IN AS AN INDIVIDUAL, AND FILE CLAIMS, VIEW CLAIMS STATUS DIRECT DEPOSIT, VIEW COVERAGE, AND MORE!**

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”

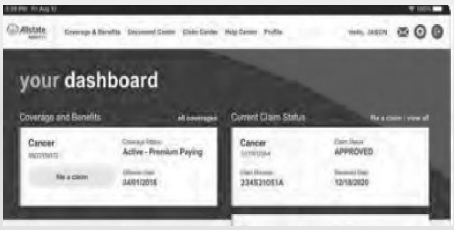
➢Or use the Mobile App to log in : Scan below for Mobile App

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”

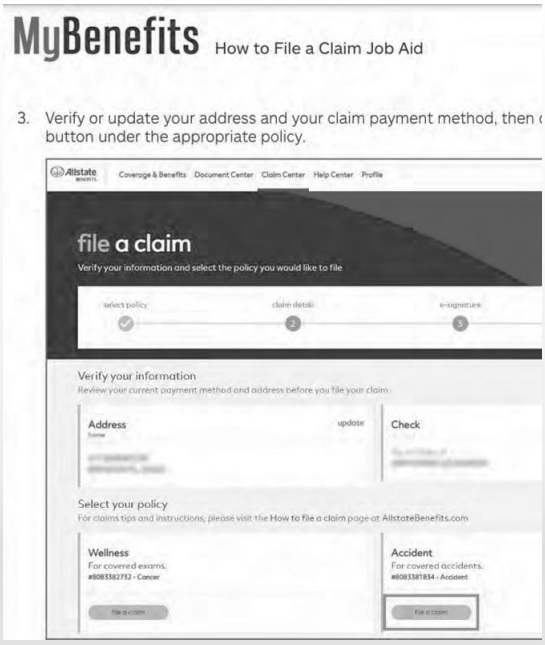
*you can also click on the “file a claim” button shown on each policy on your dashboard



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

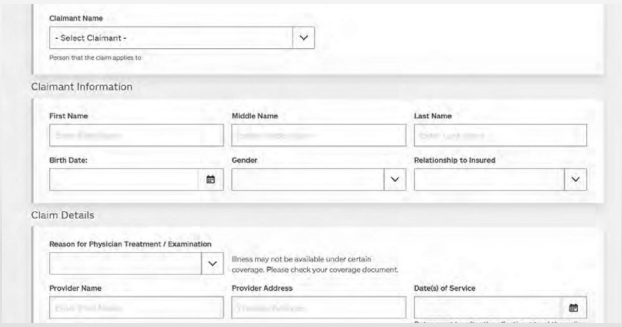
*ALWAYS BE SURE TO FILE UNDER EACH PLAN THAT QUALIFIES



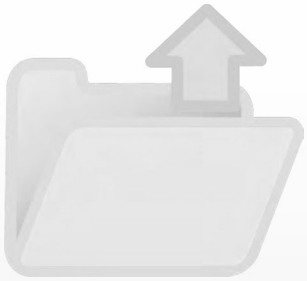
4. Enter Claim Details



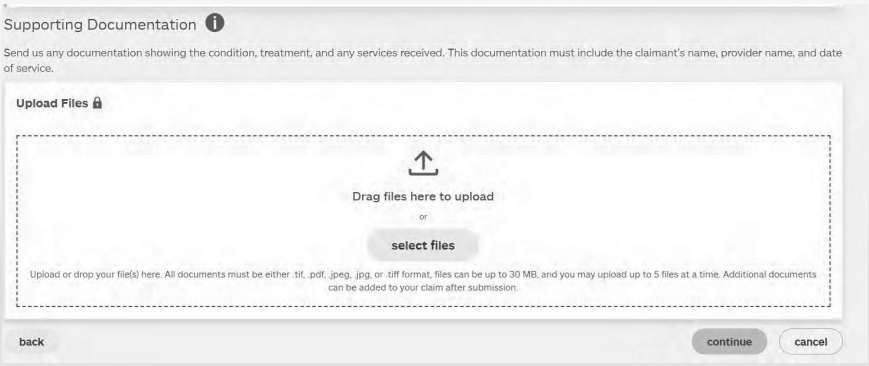
- Select the claimant – Who is this claim for?
- Enter the claim details : *it walks you through the details needed!*
  - The fields will be specific to the type of claim/policy
  - They will even ask if this is a new or ongoing claim, if applicable
  - The system will also help prepopulate information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



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

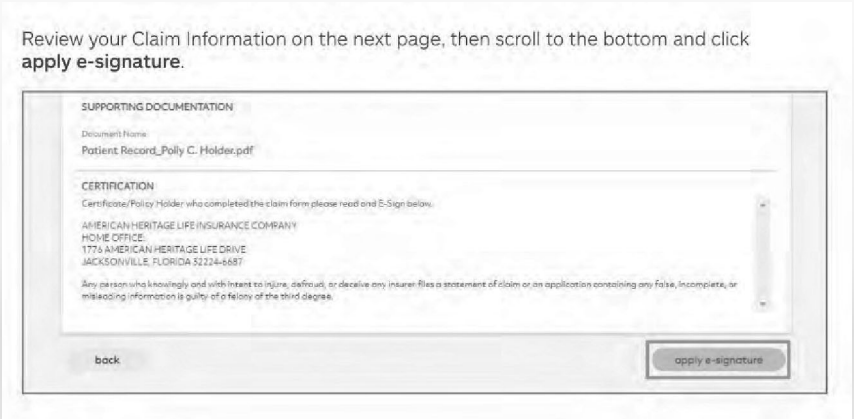


*When using the Mobile App you can use your camera to upload supporting documents!

6. Review & Apply e-Signature



- Review for accuracy!
- Click "apply e-signature"



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.



Check the status of your claims!



- 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!



MEMBER RESOURCES

Registering for the online member portal and using our complimentary mobile app to access the value added services.

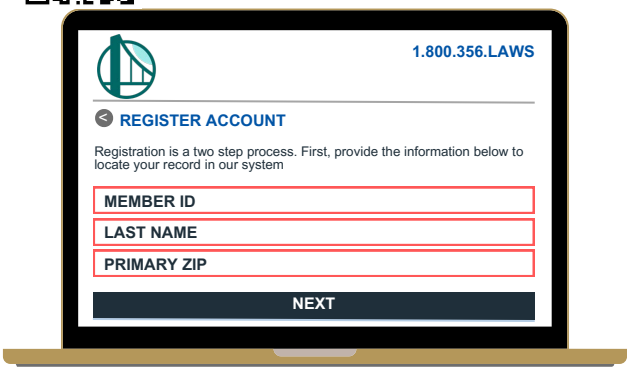
Online Member Portal

1. Members access the registration form via the Member Login page of the U.S. Legal Services website.

2. Members then input the requested personal information provided during enrollment:
   a. Member ID is provided within the Welcome Kit or can be obtained by calling our Member Care Center at 800-356-LAWS.
   b. Members must utilize the zip code provided during enrollment (primary residence).
   c. Members then input either their Employee ID or SSN based on which is utilized by your organization.

3. After entering this information, members will be prompted to create a username, password, and security questions.

member.uslegalservices.net

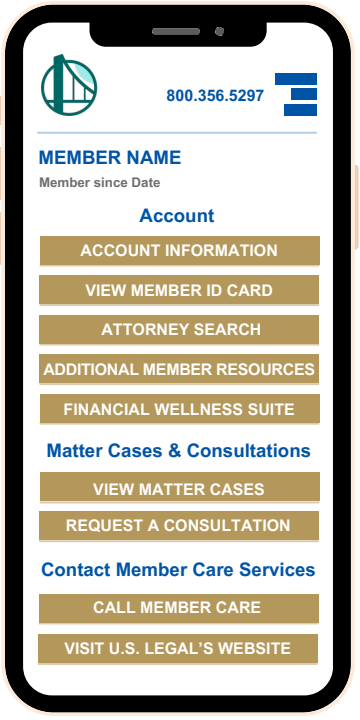


Mobile App

Once members have registered their account online, they can access their legal services anywhere, at any time, with the no cost mobile app. To download, they will simply search "U.S. Legal" within Google Play or the App Store.

The mobile app allows members to:

- View account information
- View plan documents
- Request a consultation
- View open legal matters
- Perform a Network Attorney search
- Access to the Value Added Services (see next page for more information)



Download on the App Store

GET IT ON Google Play