



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>





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!**

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)

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

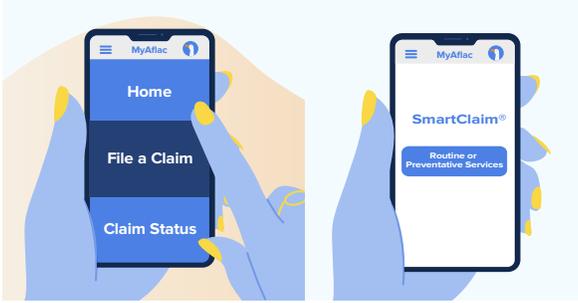
*FILE ONLINE IN YOUR PORTAL FOR FASTER CLAIMS, NO CLAIM FORMS NEEDED ONLINE!
exception of disability, which will still need forms

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!**

WELLNESS AND "DR VISIT" CLAIMS INSTRUCTIONS



Step 1:

Before filing a claim, make sure you register online by creating a MyAflac account. You can sign up using either your Aflac insurance policy number or alternate personal information. You can also file a claim as a guest if you prefer not to register.



Step 2:

Simply log in to your account at aflac.com/MyAflac or download the MyAflac app to your mobile device.

Step 3:

Go to "File a Claim", select "Physician visits, routine or preventative services" and follow the steps.



Step 4:

There's no uploading required. All you need is your doctor's contact information, date of your visit, and the health exam performed.

Step 5:

Follow a few simple steps and your Aflac wellness claim is complete. You can even track its progress online with the claims status tracker.



Step 6:

Need your money even faster? Enroll in direct deposit for speedier delivery right to your bank account.

We're here for you when you need us most. Get to know us at aflac.com.

*Cash benefits are paid directly to you, unless assigned otherwise.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.

WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Accident claims checklist

Have this information handy to identify your policy:

Policy number.

Policyholder's name.

Policyholder's date of birth.

Policyholder's address.

Here's a list of common items you will need to file a claim*:

Patient's name and date of birth.

Patient's relationship to policyholder.

Date and description of injury.

Location of accident.

Copy of police report (motor vehicle accidents).

Authorization to obtain information: To allow Aflac to contact your provider on your behalf, please include the provider's name, address and fax number (if available).

For hospital confinement: Ask your hospital to provide a completed UB04 document or ask your physician to provide a completed HCFA1500 document.

For surgery: Include the operative report, and both the surgeon's and anesthesia's bills.

Include all ambulance, mobility aids, lodging and transportation invoices.

Details of all requirements can be found by downloading your state-approved claim form at www.aflac.com/file-a-claim.

File your claim faster using the MyAflac mobile app:

- 1 Log in to MyAflac or download the MyAflac mobile app.
(If you haven't registered on aflac.com/myaflac you will need your policy number.)
- 2 Click File a Claim on the MyAflac mobile app to begin. Our system will guide you through every step of the way.
- 3 Upload required documents by scanning or taking a quick snapshot.
- 4 Submit your completed claim to get paid fast.

Other ways to file a claim:

Guest claim submission: If you are not registered on MyAflac, you may file your claim as a guest.

Mail: Aflac, Attention: Claims Department
1932 Wynnton Road, Columbus GA 31999

Helpful tips:



View benefit details

Here you'll find a copy of your policy to see what's covered and benefit amounts.



Track your claim

Follow your claim from start to finish and receive alerts if we need additional information through our integrated Claim Status Tracker.



Sign up for direct deposit and receive benefits faster

Be sure to register at least 24 hours before filing a claim. Otherwise, we will mail you a check.



Hospital claims checklist

Have this information handy to identify your policy:

Policy number.

Policyholder's name.

Policyholder's date of birth.

Policyholder's address.

Here's a list of common items you will need to file a claim*:

Patient's name and date of birth.

Patient's relationship to policyholder.

First consult date of injury or sickness.

For injury: description and location.

For illness: date symptoms first occurred.

For pregnancy: date and type of delivery.

For surgery: Include the operative report, and the surgeon's and anesthesia bills.

Types of services received and details of charges.

Invoices for ambulance and transportation.

Ask your physician to provide a completed HCFA

1500 or ask the hospital to provide a completed UB04.

Authorization to obtain information: To allow Aflac to contact your provider on your behalf, please include the provider's name, address and fax number (if available).

Details of all requirements can be found by downloading your state-approved claim form aflac.com/file-a-claim.

File your claim faster using the MyAflac mobile app

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(If you haven't registered on aflac.com/myaflac you will need your policy number.)

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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

1.800.356.LAWS

REGISTER ACCOUNT

Registration is a two step process. First, provide the information below to locate your record in our system

MEMBER ID

LAST NAME

PRIMARY ZIP

NEXT

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)

