

Aflac claims: prompt, fair and hassle-free

Our products represent a promise to be there for our customers in their greatest times of need. And we fulfill that promise by paying claims promptly, fairly and hassle-free. In 2021, we paid \$2 billion directly to claimants in the U.S.*

We're continually enhancing our group claims capabilities to help customers get the most value from their coverage, quickly and easily – making Aflac an integral part of the benefits they rely on every day.

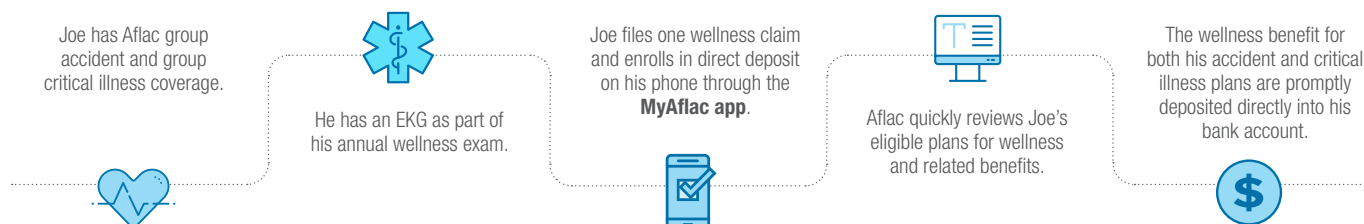
Latest enhancements for ease and access

One claim – multi-benefit review

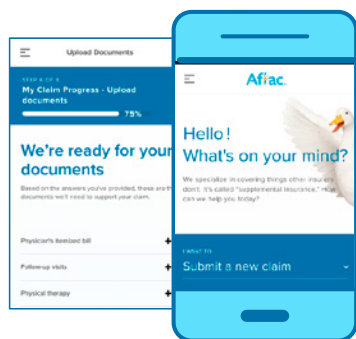
When customers file a group claim, we review it against all of their eligible coverage from Aflac to provide any benefits that apply.

Consistent wellness benefits for all products

We've streamlined our group critical illness, group hospital indemnity and group accident insurance plans to cover the same 33 wellness benefits. When customers file a single wellness claim, they'll be paid benefits from all eligible plans.

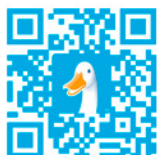


End-to-end digital experience



Customers can manage their policies and claims on our [website](#) or use the **MyAflac® mobile app** to get benefits paid easily and fast.

- Log in biometrically for convenient access.
- Access account anytime, from anywhere.
- Submit documents directly through your phone.
- View coverage details and claims history.
- Sign forms electronically.
- Enroll in direct deposit.
- Download or print an ID card.



Scan here to see how the My Aflac app makes the claims process quick and easy.



Upcoming enhancements for speed and efficiency

As technology advances, so do we, with even more enhancements in progress:

- **File nudging** will remind customers to file claims when they have specific covered medical treatments to ensure they take full advantage of their eligible benefits.
- **Use of electronic health records** for filings instead of other required claims documentation will eliminate uploading and other steps for the customer.
- **Automated review** conducted through code-based processing for all eligible benefits, will provide customers with their benefits even more quickly and further streamline the process.

Connect with your Aflac sales professional to learn about all the ways Aflac makes the claims experience easier.

* Aflac internal data, 2021.

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