



Aflac Enrollment Notes for 2017

 Aflac enrollment begins on September 15th, 2016 and ends on October 30th, 2016. Please visit www.Aflac.com/SDCPOA to review and enroll in the Aflac Group plans offered. The enrollment login credentials are:

Case ID: B065 User ID: Your County Employee ID Password: SDCPOA (all caps)

- Employees who do not wish to make any changes to their plans do not need to do anything. All plans, coverage and rates will remain in place. We do, however, encourage all members to review their plans by visiting www.aflac.com/SDCPOA.
- All Aflac plans are only available to full SDCPOA members and Associate members.
- The Group Accident, Critical Illness and Group Hospital plans are ONLY available during open enrollment and all applications must be submitted by OCT 30th. Any changes to these plans are not permitted during the benefit year without a qualifying event (the most common example is marriage). Members can cancel the coverage at any time during the year. If you currently have a plan and wish to decrease your coverage or to cancel your Aflac plan, please email Will Stover at wstover@integratedlabor.com for the correct form.
- **Guaranteed Issue (GI):** The Accident and Hospital plans do not require you to answer any medical questions. The Critical Illness plan is GI for up to \$20,000 for employees, however you can elect up to \$50,000 but will be required to answer some medical questions.
- **Hospital plan:** 2017 is the last year for this plan to be offered without the need to answer any medical questions. Coverage and payroll deductions begin in January 2017 for all new enrollees.
- **Group Accident Plan:** For all new Accident plans, coverage begins the day after you sign the application, although the premiums will not begin until January 2017.
- **Critical Illness Plan:** For all new Critical Illness plans, coverage begins 30 days from the date you sign the application, although the premiums will not begin until January 2017.
- **Claims:** Filing claims is easy. You can always visit <u>Aflacgroupinsurance.com</u> to get a claim form. We recommend that you email our Aflac specialist, Will Stover at <u>wstover@integratedlabor.com</u> for assistance.
- **Direct Deposit:** Aflac claim checks can now be directly deposited into your personal bank account. Please <u>click here</u> for a direct deposit form.
- Wellness benefits: Each Aflac plan offers wellness benefits. These are benefits that are payable for certain annual exams that you or a family member may have each year. Some eligible exams are mammograms, cholesterol tests, eye exams, immunizations and many more. These benefits are payable even if your major health care provider did not even charge you a penny. To learn more about the wellness benefits, please visit the enrollment website and view each plan's specific wellness benefits at www.aflac.com/SDCPOA. If you have had an exam and wish to file a claim, or have any questions regarding any exams, please contact Will Stover or visit the Aflac website for a Wellness Claim form.