

Should you file a leave of absence or disability claim? Here's when and how

When you placed your trust in Aflac, we made a promise to be here for when you need us most. If you're sick or hurt and unable to work, you may need to take a leave of absence or file a disability claim. Read on to learn when and how to take action.

When should I file a leave of absence or disability claim?

File a claim if you'll miss work for an extended time due to:

Event	Short-term disability	Leave of absence
Employee's sickness or injury	•	•
Employee's birth of a child or pregnancy complications	•	•
Employee's surgery	•	•
Bonding with newborn, foster placement and adoption		•
Care of family member		•
Military leave		•
Military exigency		•

Please call us with questions about eligibility for paid and unpaid leaves, and tell your manager about any planned or unplanned absences from work.

What happens when I file a disability claim?

Short-term disability provides income replacement due to your own injury, illness, the birth of a child or pregnancy-related complications. When a claim is filed, we will ask you questions based on the type of claim being reported. If you are eligible for coverage, a claim manager will review information received from you, your employer and your medical providers.

You may also be eligible for leave of absence tracking that would provide you with job protection while you are unable to work. When eligible, leave of absence claims could cover your own illness, care of a family member, military exigency and could be at the federal, state or company level.



When eligible, Aflac will administer an employee's own illness claims concurrently for STD and absence.

Please note: If your claim is due to your own illness or injury, arrange for your doctor to provide us with the appropriate health information. If it is due to the illness or injury of a family member, documentation may be needed from their doctor.

Initiating a claim

THE CLAIMS EXPERIENCE

INITIATE YOUR CLAIM

with one of these two methods:



CONTACT OUR CUSTOMER CARE CENTER

at 800.206.8826 between 8 a.m. and 8 p.m. ET, Monday through Friday.



LOG IN TO OUR PORTAL

at <https://mygrouplifedisability.aflac.com>. Once logged in, select the Report a Leave button in the My Cases tile.

⚠ Please use Google Chrome to ensure the best portal experience.



QUESTIONS

We will ask you several questions based on the type of claim being reported.

⚠ You may be able to supplement your unpaid time away from work with PTO. Supplementing time is only available on certain leaves.



HELPFUL INFORMATION YOU SHOULD HAVE ON HAND WHEN REPORTING A CLAIM

Care of a family member

Dates away from work, name and relationship of family member.

Illness/injury, surgery, pregnancy/childbirth

Provider information, dates away from work, diagnosis/condition and estimated or actual date of delivery.

Military service or military exigency

Copy of LES statement, personal email address, dates away from work.

Bonding

Child's date of birth, dates away from work and adoption/foster information if appropriate.



CASE NUMBER

Once intake is complete, you will receive a case number. This number will be referenced in the communications you receive.



INTRODUCTORY CALL

Your case manager may contact you within two days of receiving your claim. He or she will confirm the information you've provided and gather any details needed to make an initial decision.



WELCOME PACKET

You'll receive a welcome packet with a letter summarizing your benefits, outlining next steps and listing needed forms. We will notify your employer of your claim by email.

Mobile text messaging

On our portal you can sign up for live, two-way text messaging so you can get real-time updates on your claim and provide answers to your claim case manager as well.

Please review your policy documents for all that apply to your specific coverage.

Disability plans have conditions, exclusions, offsets and limitations.

Please note, all leaves will be reviewed in accordance with the federal, state regulations and/or your employer's policies.