

When you need help, call on a care manager



What are care managers?

Care managers are licensed, master's-level social workers whose mission is making your life easier when you're sick or hurt. They'll help you find and access helpful resources, while working closely with our life and disability claim and clinical specialists to provide help when you need it most.

What do care managers do? Put simply, they're personal advocates who work with you, your family and with internal experts, health care providers and insurance company administrators. They'll help you develop plans that address your unique situation and, if asked, will even coordinate with your family.

What are some examples of the help care managers provide?

They'll help you find and navigate local community and national resources such as:



Federal benefits

- Social Security.
- Medicaid.
- Veteran's benefits-VA.
- Medicare.



Company benefits

- Medical.
- Employee assistance plans.



Provisions in life or disability plans such as conversion, waiver of premium or portability.



Community-based resources

- Dial-A-Ride.
- Meals on Wheels.
- Help with reducing utility bills.



Education about the accelerated death benefit (ADB), getting paperwork from doctors, filing claims and ensuring quick payment, as needed.

Examples of the help care managers provide



A terminally ill member applied for an accelerated death benefit. The care manager found an error in the doctor's paperwork and called every day for a week to get it fixed in order for the member to receive a substantial benefit while still living.



A member with upcoming major surgery lost his employer medical benefits. Our care manager helped his family enroll him and pay for his COBRA coverage as he had no computer. His surgery was successful and completed as scheduled.



Our care manager reviewed a disability claims report and found an Alzheimer's diagnosis. She reached out and guided the member to complete power of attorney and health care directives. They discussed long-term planning during the early stages of this illness. Our care manager continues to check in monthly.



A 63-year-old member had Stage IV lung cancer that spread to her brain. Our care manager researched and mailed community resources, as she does not have a computer, and even helped her get a discount on her property taxes.

Above examples are for illustrative purposes only. Individual results may vary.

Additional information

- There is no charge for a care manager's services and time, but some agencies may charge for the services they provide.
- Care managers can help a member with a short- or long-term disability claim or absence from day one, so reach out if help is needed.
- In addition, no-charge funeral concierge and planning services are available 24 hours per day, 365 days a year through Everest Funeral Concierge. Reach out to them toll free at **800.913.8318** or online at **everestfuneral.com**.

How do I file a claim?

Claims may be filed at Mygrouplifedisability.aflac.com, where you can check the status of your claim, upload documents, electronically sign forms and access claim information. You can even sign up for live, two-way text messaging with your case manager so you never miss another voice mail or important message. Visit our mobile-optimized site on your smart phone, tablet or computer, or call toll free at **800.206.8826** between 8 a.m. and 8 p.m. ET, Monday through Friday.

Remember: Our life insurance, disability and absence plans include the support of licensed, master's-level social workers for any member who needs help. Ask your case manager for information about whether a care manager can help you.

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On March 19, 2020, Aflac, Inc. announced the agreement to acquire Zurich North America's U.S. group benefits business (ZEB), which consists of group life, group disability, and absence management products Aflac Columbus and Aflac NY (Aflac) will reinsure, on an indemnity basis, Zurich's U.S. in-force group life and disability policies. As of November 2, 2020, and subject to customary closing conditions, Aflac will assume the administration of the aforementioned re-insured Zurich Employee Benefits policies and services. Aflac has entered into a marketing agreement with Everest Funeral Concierge whereby Everest Funeral Concierge will contract directly with individuals who are employees of accounts that choose to make Everest Funeral Concierge services available to them. Other than this marketing alliance, Aflac and Everest Funeral Concierge are not affiliated in any way. Aflac makes no representations or warranties regarding Everest Funeral Concierge's services, and is not responsible for any products or services provided by Everest Funeral Concierge. State restrictions may apply and benefits may vary by state.

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