



Things to Consider About My Insurance Coverage

Aflac always strives to put our customers' best interests first and therefore, as part of each open enrollment, we encourage you to conduct an annual audit of your insurance policies. Important things to consider are:

- Understanding the benefits of all your policies and ensuring you aren't unnecessarily enrolling in duplicate coverage
- Ensuring your dependent and beneficiary information is up to date
- Verifying your contact information is accurate

If you currently have Aflac individual coverage and your new Aflac group coverage will replace the individual policy, please note that there may be differences in the products.

Some differences that you will want to consider are:

1. Aflac group coverage will only pay claims for covered illnesses or injuries that occur on or after the coverage effective date;
2. Aflac individual coverage will only pay claims for covered illnesses or injuries that occur prior to the termination date;
3. Aflac group benefits are likely different from Aflac individual benefits;
4. Any accrued benefits from an Aflac individual policy will not transfer to Aflac group coverage.

If you are currently covered under an Aflac individual insurance policy and decide to keep it along with this group coverage, please carefully consider all your existing individual and group health insurance coverage and make sure this additional coverage is appropriate for your insurance needs.

For assistance or information, call us at 800.433.3036.

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