

# Three ways Aflac has your back



## World's Most Ethical Companies

Ethisphere Magazine included Aflac on its list of the World's Most Ethical Companies for the 13th consecutive year.<sup>1</sup>



## World's Most Admired Companies

In 2019, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 18th time.<sup>2</sup>

# 1

### Aflac isn't health insurance

If you're sick or hurt, we pay you directly, unless your benefits are otherwise assigned. And you can use the money any way you please — including to pay medical bills such as deductibles and co-payments.

# 2

### We're all about you

We put you first — from our customer service centers, where real people care about you and work hard to pay your claims, to the benefits available for simply completing a routine medical exam.<sup>3</sup>

# 3

### Aflac processes claims quickly with One Day Pay<sup>SM</sup>

Submit your claim before 3 p.m. ET and we'll work hard to pay it within 24 hours.<sup>4</sup> After all, we know you have bills to cover. One Day Pay means you can move forward financially as quickly as possible.



<sup>1</sup>"World's Most Ethical Companies," Ethisphere Magazine, February 2019.

<sup>2</sup>"World's Most Admired Companies," Fortune Magazine, January 2019.

<sup>3</sup>Benefits vary within policies and may not be available in all states. For complete details of the coverage, please contact your local Aflac agent.

<sup>4</sup>One Day Pay<sup>SM</sup> is available for certain individual claims submitted online through the Aflac SmartClaim<sup>®</sup> process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim<sup>®</sup>, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim<sup>®</sup> is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2019.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWWQ | 1932 Wynnton Road | Columbus, GA 31999.