You can speed up the processing and payment of your Aflac claims.

Experience faster service with Aflac SmartClaim.[®]



ACCESS aflac.com/smartclaim and log in to Online Services for Policyholders.



START your claims online for faster processing and payment.

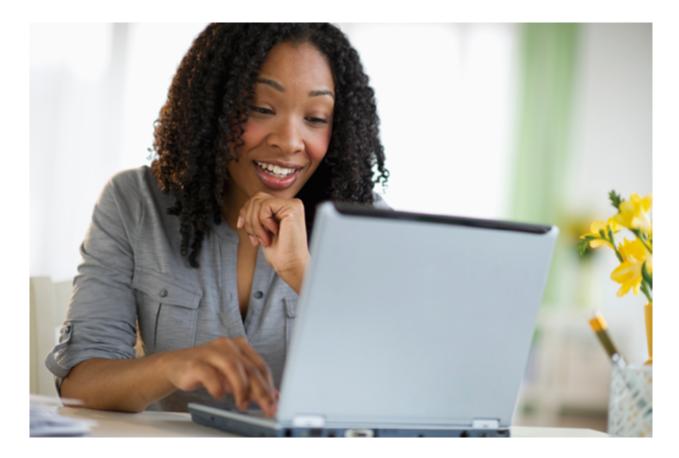


UPLOAD your supporting documentation for a total online experience.





Aflac herein means American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York.



LOG ON TO ONLINE SERVICES FOR POLICYHOLDERS

Visit aflac.com/smartclaim and simply enter the required information in the fields provided. Follow the instructions to create your user profile.

GET CLAIM FORMS

You can immediately access Aflac claim forms by going online. And, for most claim types, you'll be able to use the Aflac SmartClaim[®] feature. SmartClaim guides you in completing the appropriate form so that claims can be processed faster.

MORE REASONS TO USE SMARTCLAIM

SmartClaim automatically identifies the type of coverage available to you and determines who is eligible under your policy. The system also provides you with step-bystep instructions for completing your claim, and helps improve claim submission accuracy by asking questions tailored to your specific event type.

Once you've completed the online form, you can upload supporting documentation and submit all of your

information to Aflac electronically. Electronic submission is recommended because it enables Aflac to receive and process your claims quickly. *Please note certain claim information cannot be uploaded (i.e., wellness claim forms and life claim information).* You can also select to print and fax or mail the online form along with your supporting documentation.

QUICKER PAYMENT TURNAROUND

In addition to improving claim form accuracy, SmartClaim helps speed up the claims payment process. When you start your claim online, the system recognizes that a claim is being initiated and is ready to pay when the signed claim form and all supporting documentation is received.

CHECK CLAIMS STATUS

Using Online Services for Policyholders also enables you to instantly check your claims status and claim payment details so you won't have to wonder: Where's my check?

The online claims process does not apply to Continental American Insurance Company.

NEED MORE INFORMATION ABOUT ONLINE SERVICES AND SMARTCLAIM? Ask your Aflac agent or go to aflac.com/smartclaim.