

AFLAC Short Term Disability Plan Q&A

Q: Can I enroll in the AFLAC plan anytime?

A: No, you can only enroll during your initial eligibility period, and then during any announced open enrollment period.

Q: If I enroll during my initial eligibility period is there a health questionnaire to complete?

A: If your benefit level is up to \$3,000 there is no health questionnaire during your initial eligibility period. If your benefit level is greater than \$3,000 (up to the max benefit of \$6,000) you will have to complete a short health questionnaire and are subject to underwriting approval.

Q: If I'm applying for enrollment above \$3,000 during this initial eligibility period and my health questionnaire is denied, can I apply for a lower benefit where the questionnaire isn't required?

A: Yes, if you answer "yes" to any of the questions on the health questionnaire during your initial eligibility period, your application for benefits above \$3,000 will be denied – BUT you can enroll in a benefit less than but not greater than \$3,000.

Q: Do I have to take the amount of disability insurance that correlates to my salary?

A: No, the amount that correlates to your salary is the maximum you can take – however you can take lower amounts of coverage – depending on your specific financial need.

Q: If I enroll late will it be guarantee issue?

A: No, if you enroll after your initial eligibility period you will have to complete a short health questionnaire and be subject to underwriting approval before you can enroll

Q: How can I enroll?

A: You can enroll on line, via paper enrollment form or via toll free number. Information on enrollment can be obtained at www.usmc-mccs.org/employ/benefits or from your local HR office. Additional information such as the toll free number will be available in the near future. The URL to log in to the on line enrollment tool is www.mywecarebenefits.net/aflac

Q: When I enroll, will I get confirmation of my enrollment?

A: Yes, closer to the plan effective date you will get a certificate of coverage with the policy # etc.

Q: What information will I need to enroll?

A: You'll need to know the case ID # which is A816. You will also need to know your Social Security number as your unique log in. The password (case sensitive) for everyone is MCCSNAF

Q: What is the time period for benefits?

A: Benefits can be paid to you up to 3 months – depending on your disability

Q: What is the waiting period?

A: The elimination period (waiting) is 14 days

Q: What is the benefit amount?

A: Full benefits are up to 60% of covered salary

Q: Are their partial benefits?

A: Yes, partial benefits may be payable (i.e. when you are only able to work part time due to covered disability) up to 50% of your covered benefit (i.e. up to 50% of your 60% benefit)

Q: Is there a pre-existing restriction?

A: Yes, there is a pre-existing limitation during first 12 months – benefits may be payable up to 50% of covered benefit (i.e. 50% of your eligible 60% benefit)

Q: How are benefits paid?

A: Benefits can be paid via direct deposit (typically within 4 days) or via check (typically in 10 days)

Q: How are my premiums paid to AFLAC

A: Your premiums are payroll deductions and your employer will remit payment to AFLAC on your behalf

Q: How do I enroll?

A: During open enrollment you enroll directly with AFLAC – on line or via toll free number. Paper enrollment forms are available and should be given to your HR office who will send to HQ to be sent directly to AFLAC. NOTE: Paper enrollment forms are not accepted from Japan and Okinawa employees, only on line enrollment is available.

Q: If I quit, can I keep my AFLAC plan?

A: Yes, your benefit is portable – and can follow you to your new employer. Your premium will become directly billed by AFLAC. AFLAC stipulations will apply.

Q: How much does coverage cost?

A: Your premium is based on your salary replacement amount and your age. Refer to the price chart for your applicable premium or contact AFLAC directly.

Q: Are there age restrictions?

A: Yes, the minimum age to participate is 18 and the maximum age is 74.

Q: Will my premium increase when I have a birthday that takes me to the next premium age bracket?

A: No, your premium is locked into the premium of when you signed up. It will not increase with age as long as you keep your coverage, and don't cancel and re-enroll.

Q: What happens if an AFLAC participant becomes age 74?

A: Their coverage will continue until they turn age 75 and then it will cease

Q: Are my premiums deducted pre or post tax?

A: Premiums are deducted on an after tax basis, thus your AFLAC benefit is not taxable.

Q: If I go out on LWOP – and don't have a paycheck how will my premiums to AFLAC be paid?

A: While you are on LWOP AFLAC will bill you directly for your premiums. If you fail to remit payment your coverage will be cancelled. When you return to work you will be provided an opportunity to repay the delinquent premium to re-enroll in the Plan.

Q: If I get a salary increase during the year does my disability income insurance increase too?

A: No, the amount of your disability insurance that you enrolled in initially will remain the amount of your coverage for the remainder of that year (or until you elect to change it during an enrollment

period). If you want to increase your coverage during the announced open enrollment period, to an amount that correlates to your new salary you can do that but will be subject to enrollment restrictions (i.e. questionnaire and underwriter approval) for the higher amount.

Q: If I decide I no longer want this coverage, can I cancel at any time?

A: Yes, because your coverage premiums are paid with post tax earnings, you can cancel at any time, there is no qualifying event requirement. Your HR office will have the service request form you will need to complete to make changes. Please note, if you decide to re-enroll at a later date you will have to complete the short health questionnaire and be approved prior to enrolling.

Q: If I cancel coverage can I reenroll?

A: Yes, you can apply for reenrollment during announced open enrollment periods, but late enrollment requirements apply (questionnaire and underwriter approval) before you can enroll.