

Q: I need to be tested for COVID-19. Will Aflac cover that?

A: Aflac's Accident and some of its Critical Illness and Hospital plans provide an annual wellness or health screening benefit. It will be available to you because of your doctor's visit.

Q: What if I am unable to see a doctor in person so I use telemedicine? Will Aflac cover me?

A: Generally, Aflac considers a telemedicine visit the same as an in person visit.

Q: I have COVID-19 and am unable to work. I am not in the hospital, but I am in isolation at home. Will Aflac cover me?

A: You may be eligible for benefits if you have an Aflac Short Term Disability policy.

Q: I haven't tested positive for COVID-19. However, I have possibly been exposed to the virus. My doctor feels it is best that I remain in self isolation. (Or the Government has put me under quarantine.) Will Aflac pay benefits while I'm staying home?

A: Since you are asymptomatic and don't have a diagnosis, Aflac is unlikely to pay because you do not have an illness or injury.

Q: I am in the hospital with COVID-19. Will Aflac cover that?

A: Aflac would pay benefits under those circumstances if you have Aflac's Hospital Indemnity, Hospital Intensive Care, Specified Health Event, or the Short Term Disability policies.

Q: I have tested positive for COVID-19. My local hospital is at full capacity. They have created a "makeshift" facility, and that is where I am receiving my treatment. Will Aflac cover that?

A: Aflac's Hospital Intensive Care, Specified Health Event and Short Term Disability products may pay benefits for this.