



CLAIM HELP: Always contact Steve for claim help; but here are some tips

Disability : claims are always a 3-page form, you do page 1, your work does page 2 & the Dr. treating you, does page 3 – all 3 pages **MUST** be returned to me.

Accident claims: You can complete a 2 page claim form & get the supporting docs you need(I can help tell you what to ask for) & then send it all to me. Once you get the hang of it, some Accident can be done online yourself; but you would then upload the supporting docs. Always get me involved to make sure valid claims get paid \$\$ - use the TIP SHEETS!

Cancer Wellness – these are yearly forms, 1 per covered person – per calendar year, where you get \$\$\$ back for certain health visits each year. No receipts needed.

Actual Cancer diagnosis claim – please reach out to me ASAP so I can help. We usually start off with a 2-page claim form & a Positive Pathology report

Critical Illness or LIFE – please reach out to me ASAP so I can help. We usually start off with a 2-page claim form & supporting docs(which I can tell U what to ask for)

PLUS rider or Hospital plan– please reach out to me ASAP so I can help. We usually start off with a 2-page claim form & supporting docs(which I can tell U what to ask for)

Dental – Ask your dental office for a “Treatment printout, with ADA codes” for any work done. Then send that entire page to me for processing. For more complex procedures, we also might need to know a tooth # or surface area. We get through it together.

Vision – Eye Exam benefit – 1 allowed per person, every 12 months. No receipts needed.

Vision – purchase of glasses, lenses, frames or contacts – use the 1-page form you use for the eye exam; but you 100% DO NEED a receipt for any purchase. Refer to your plan on how much you get & how often you can claim it.

VALUE rider – Some people at your work might have added the Value rider to their Disability coverage, for an extra \$2 & change /week. This might get you back anywhere from \$100 to \$1,000 every 5 years, depending how many claims you have. If you feel really healthy now with no upcoming surgeries needed – U should get this now, if U don’t already have it.

Best Regards, Stephen M. DeBellis Aflac Benefits Advisor

Cell# 617.512.6731 & Fax# 617.274.0830 & stephen_debellis@us.aflac.com

How do I easily get \$\$\$ from Aflac – reach out to Steve before filing –get the correct Aflac forms – learn from Steve what supporting docs to ask for – then do the forms/get the docs & send to Steve 😊 (the right docs & forms are 90% of it)