

Keep your Aflac  
coverage no matter  
where life takes you



Health insurance wasn't designed to cover everything.  
That's why you chose Aflac.



Enroll in Aflac Always<sup>®</sup> to keep your Aflac insurance coverage if you ever change jobs, retire or your employer stops sending payments on your behalf.

**With Aflac Always you:**



**Lock in your current premium rates.** The only difference is you pay Aflac directly through bank draft or credit card and autopay makes it easy.



**Avoid extra paperwork or waiting when the event occurs.** Your coverage automatically transfers to the payment method of your choice. We'll notify you before you are billed.



**Protect your benefits.** Keep your coverage in place so there is no gap in claim benefits.

If you might be leaving your workplace in the coming year & you want to keep your Aflac. You can enroll in AFLAC ALWAYS now, to make the process of keeping your Aflac easier for yourself. If you happen to have an Aflac LIFE plan then you 100% have to contact your Aflac Rep (Stephen @ cell# 617.512.6731) for help with this process. Ask me about AFLAC ALWAYS today, to learn how it works and learn about it possibly having or not having premium forgiveness aspects that could help you down the road. If you miss out on AFLAC ALWAYS, your agent (me) can still help you keep your Aflac.



Visit [aflac.com/login](http://aflac.com/login) or download the MyAflac<sup>®</sup> mobile app to enroll today. Go to My Account, Aflac Always, and follow the steps to enroll.



**Aflac<sup>®</sup>**



**PINNACLE  
CLUB MEMBER**

**Stephen M DeBellis**  
Benefits Advisor since 2011  
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Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York.  
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## How to port your current Aflac plans to direct bill, at the same cost?

To obtain a description of your current plans, policy numbers, prices and benefits – please contact Stephen M. DeBellis. Doing this before calling Aflac, can be very helpful.

If you wish to keep these plans, call **877-722-3522 or 800-462-3522**. It will really help, if after dialing, you enter the # sign slowly for 4 or 15 more times. Say “YES” if it asks if you are helping someone & press 4 for NorthEast when asked. **Read entire page twice, before calling!**

Ask/select the option for Policyholder or Policy services. Once you get a live human being on the phone, Inform them that you NEED to do a verbal authorization to set up paying for your plans directly, on a monthly basis. If you have an **Aflac Life plan**, make sure to ask them in the beginning if they are able to also help you with that plan too, as well as any others.

If the person on the phone tries to get you to send in a form or fax, please **DO NOT DO THAT**, as there are too many errors that can happen, due to the poor image quality u send or fax image.

If you do decide to keep any/all of your Aflac, mention to the Aflac rep on the phone that you would prefer to get copies of your plans postal mailed to you too (optional) **good for Life plans**. You can also verify the address on file for you, to ensure it is correct too.

**\*\*\*\*\*You need to call the above # at about 18-24 days after your last day of work, if you do want to keep your coverage.\*\*\*\*\* (You are “NorthEast” Territory #4)**

For BEST results, people keep their plans by paying Aflac via “MONTHLY” bank draft or by using a credit/debit card and are charged monthly. **BEFORE YOU HANG UP WITH AFLAC HQ, ask the rep for a “Reference Number” to your call and keep it on file, for your records & text it to me.**

Before setting up monthly auto-draft payments going forward, for your Aflac plans – you need to ask Aflac if any plans are behind in payments by maybe 1 or more months. If they are, then you need to get those plans paid to current time **FIRST!!!** Aflac can do that over the phone with you. Then set up Auto-payments for each plan **OR** if before you get removed from your Aflac workplace, if you enroll in “**Aflac Always**” –it will help you do this for all of your Non-Life plans and you may or may not have to pay back any missing payments. How great is that. Access **Aflac Always** on the **MyAflac** phone app or in your MyAflac.com profile and set it up today. Ask me about today!!! DO it now!

Again, to obtain a description of your current plans, who exactly is covered, policy numbers, prices and benefits – please contact Stephen M. DeBellis by email (preferred) or phone.

Cell# 617-512-6731 & Fax#617-274-0830 & [stephen\\_debellis@us.aflac.com](mailto:stephen_debellis@us.aflac.com)

*Stephen M. DeBellis will still be able to help you with claims & customer service, for ported plans.*