## Aflac Short Term Disability Insurance Claims Process

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| 1    | You may have two options to begin the process: | Employee | Call our local Aflac representative at 425.827.8397 or email them for assistance:  
  - claims@nwbenefitadvisors.com (Primary)  
  - stacy@nwbenefitadvisors.com (Secondary)  
  This form should be completed on or after the initial date of your disability, hospitalization, and/or surgery.  
  *Optional: Review the Short Term Disability Insurance Policy Summary for plan information.*  
  1. Contact our local Aflac representative to initiate a claim. Aflac will provide you with the Initial Disability Claim Form, policy number, and instructions on filing the claim.  
  2. Download the Initial Disability Claim Form, obtain your policy number from your records or Aflac. | |
| 2    | Complete the Policyholder/Patient Information Section (page 1) of the Claim Form. | Employee | Self-explanatory |
| 3    | Deliver Physician Statement (pages 3 & 4) of the Claim Form to your doctor to complete. | Employee | Self-explanatory |
| 4    | Complete the Physician’s Statement. | Physician | Physician completes and returns to employee. |
| 5    | Deliver Employer Statement to your supervisor, Payroll Liaison, or HR to complete. | Aflac or Employee | |
| 6    | Complete the Employer’s Statement (page 2) of the Claim Form. | Department¹ or Human Resources | To expedite the claims process, the employee’s supervisor and/or payroll liaison is asked to complete the Employer’s Statement - particularly with attendance, light duty, date of disability, expected return to work date questions, etc. Contact Human Resources for assistance at any time at ext. 0.  
  Submit the Employer Statement to claims@nwbenefitadvisors.com or fax to 425-827-8798.  
  *LE and Corrections – forward Employer Statement to HR to complete.* | |
| 7    | Submit the following to Aflac:  
  - Policyholder/Patient Information  
  - Physician’s Statement  
  - Claims Authorization to Obtain Information Form (page 5) of the Claim Form | Employee | Submit documents to claims@nwbenefitadvisors.com or fax to 425-827-8798. |
| 8    | Review claim and forward to Aflac HQ Claims Department for processing. | Aflac | Aflac cannot process claims until they have the employee’s statement, physician’s statement, employer statement and the authorization page.  
  Claims approval process takes 5 days to process and pay out claims. | |

¹ LE and Corrections – forward Employer Statement to HR to complete.