

Aflac Final Expense Whole Life Insurance

FAQ

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and administered by Aetna Life Insurance Company

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General Information

What is the Aflac phone number?	833-504-0336. This number will apply for Agent Services, New Business Customer Service and Policyholder Service.
What are the phone tree options for agents to call for information?	<p>As of 11/1/22, selections are: Call 833-504-0336. Press 3 for agents, then:</p> <ul style="list-style-type: none">• Press 1 for contracting or commission questions, or for any other issue.• Press 2 for login, password resets, or agent portal questions.• Press 3 for new enrollment questions, pending applications, or declined applications.• Press 4 for active member policy questions. <p>The selections could change over time.</p>
What is the Aflac administrative address?	Aflac Medicare Supplement 1021 Reams Fleming Blvd Franklin, TN 37064
What is the address for New Business?	Aflac New Business PO Box 14863 Lexington, KY 40512
What is the address for Policyholder Service?	Aflac Customer Service P.O. Box 1863 Brownwood, TX 76804
Where is the address to send policyholder or claims documentation?	Aflac Claims P.O. Box 1863 Brownwood, TX 76804
Where can I find additional information about Aflac Final Expense?	Visit the website www.SellAflacFinalExpense.com

Agent Service, Contracting and Commissions

Who do I contact for questions or concerns with my contract or appointment?	Call the Aflac Agent Services Team at: 1-833-504-0336 or fax 1-855-571-3847.
What can Agent Services assist me with?	<p>Aflac Agent Services is also a great resource for:</p> <ul style="list-style-type: none">• Rate quotes• Brochure requests• Ordering supplies <p>Agent Services will also handle questions about navigating the website.</p>

What carrier do I need a contract with?	Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated. An appointment is required with Tier One.
How do I get contracted with the carrier?	The contract and appointment process begins with an upline agent inviting you to contract. Invitations to contract are sent by one of two systems, the Aflac onboarding tool or SuranceBay.
What states require pre-appointment to solicit business?	AL, KY, LA, MT, OH, PA, UT, VT, WA, WI
Where can I find commission rates and my compensation?	You can find your commission information on the Aflac Senior Agent Portal (www.sellafacseniorplans.com).
What day of the week are final expense commission checks sent out?	Commissions to be paid out daily if you are signed up for EFT. If you are not signed up for EFT, you will receive a check. Checks are printed on Tuesdays and mailed once per week, but they will not be produced until your commission total is more than \$25. Does not mean payout upon issuance.
What is the policy administration fee?	Each plan has an annual administration fee of \$48 that is included in the annual premium. No commission is paid on the policy admin fee.

Product Information

What is product name and carrier?	Aflac Final Expense Whole Life insurance is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated.
Who is the administrator of the product?	Aflac final expense is administered by Aetna Life Insurance Company.
What plans or benefits are available?	A Level plan option and a Modified plan option are available.
What face amounts are available?	Level plans are available with face amount from \$5,000 to \$50,000. Modified plans are available with face amount from \$2,000 to \$25,000.
Are face amounts required to be in \$1,000 increments?	Yes, only full \$1,000 increments are acceptable.

What states will be available to sell?	View the coverage map on www.SellAflacFinalExpense.com to see available states.
	Aflac Tier One is not licensed in New York.
Aflac Tier One offers other products. Can I sell them?	Yes, you may sell the additional products, if you are properly licensed for the products and appointed in the appropriate states.

New Business: Getting Started

Where do I get sales kits and supplies?	Agents should have access to the supply kits through the Aflac Senior Agent Portal .
What is the preferred method for taking applications?	Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.
How do I start an eApp over the phone	From the Aflac Senior Agent Portal , start the electronic application by emailing a kit to the applicant.
Is an email address required to take an application over the phone?	Yes. The applicant must have an email address. This allows documents to be sent electronically.
Can I take an application for more than one product at a time?	Yes. Once one product application is completed, the electronic process flows to the next product. Core applicant information only needs to be entered once.
Does the eApp check for approved states?	The application must be from an approved state where the applicant is a resident.
Can a non-legal resident apply for coverage?	No. All applicants must be legal residents of the United States.

Application and Underwriting

What options are there for quoting premiums for a client?	The eApp system provides a preliminary quote as the first step of the application process. While there is no mobile “app” at this time, Aflac Senior Agent Portal may be used on a mobile device to quote a prospect.
Why do I have to choose an amount and coverage type to start an electronic application?	Selecting an initial amount and coverage type is required to start an electronic application. After completing all the application health questions

	and determining the applicant’s eligibility, the amount may be adjusted to meet their needs and budget. After entering the new coverage, click “Re-quote” button.
Do I need to enter height/weight?	No, height and weight are not required.
How is underwriting handled?	<p>In most cases a decision is provided within 90 seconds.</p> <p>Underwriting will follow the Milliman UW processes with a Green (approve), Yellow (needs review) or Red (decline) status.</p> <p>If a status is not provided, refresh after five minutes.</p> <p>Applications are subject to underwriting until the time the policy is issued AND first premium is paid. If a declinable health condition is discovered between the time the application is taken and the time the policy is issued, an application will be declined.</p>
Are applications subject to a prescription drug database review?	Yes.
Are applications subject to an MIB review?	Yes.
Do I need to provide information under the optional Health History section?	<p>You can record helpful underwriting information, such as the reason for using a dual-purpose medication.</p> <p>Entering relevant information here will <i>not</i> cause the application to pend automatically.</p>
How quickly will I know the status of an application?	In most cases a decision is provided within 90 seconds. If a status is not provided, refresh after five minutes.
How are electronic applications classified?	Underwriting will follow the Aetna underwriting processes with a Green (approve), Yellow (needs review) or Red (decline) status.
What is the underwriting process for those applications that Need Review (yellow)?	<p>No action is needed from the agent for pending applications. The applicant might receive a call from 866-895-6487 to clarify responses.</p> <p>Agents can check the status of a pended application by visiting the Pending Business Dashboard.</p>

What is the telephone number that will appear on caller ID for calls to verify application answers?	Calls will come from 866-895-6487.
For enrollment tracking, is there a report or key that explains what each status or field means?	Yes. This document is posted on the Aflac Senior Agent Portal in the Pending Business Dashboard.
How does Aflac verify my client's identity?	By using their Social Security number, age and address.
Have there been any changes to declinable medications?	You can access the most up to date drug list through the Aflac Senior Agent Portal . Please refer to this list often to stay abreast of changes.
What is the target for point-of-sale decisions with "Check Auto UW"?	We are targeting 55% approval and 15% decline initially. In time, both rates should increase to minimize cases that require manual underwriting.
Is the electronically completed application available for agent and client review before submission?	The agent can always review applications prior to submission. If the security question signature is used, the client cannot review the application before submission. For email signatures, the client can review the application before submission.
How long will an application remain pending before being closed as incomplete?	Pending applications will be closed as incomplete after 15 days.
What was the first signature date?	May 22, 2022
Is a Social Security number required for beneficiaries?	It is not required but is highly recommended to assist at the time of claim.

New Business Submission and Policy Issue

What is the preferred method for taking applications?	Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.
Will you allow pictures of the application to be submitted?	No.
Can a paper app be submitted via eApp instead of mail or fax?	A paper app can be entered in the eApp system after completing it, and a decision provided. The agent should not send in the paper app, but keep it in their business files.
Are fax cover sheets required?	If submitting paper applications via fax, a cover sheet is required.

Can applications be submitted by SFTP file?	SFTP is not available. Submitting via eApp is preferred. Agents can use the Upload feature from the Agent Portal.
Do the dates on all forms have to be the same? For example, if I have to go back and get a replacement form, does that date have to match the app date or the current date?	No. However, all dates on a form should be less than two months in the past so we have current information.
If changes are made on a paper app, who should sign and date the change?	If there is a change on the application after it is submitted, we need the applicant's initials. Some changes can be made over the phone without the need for initials. We will contact you if initials are needed.
Can the coverage be increased in the first 30 days?	Yes. Within 30 days of the application signature date (not issue date or effective date), the benefit amount may be increased by: <ul style="list-style-type: none"> • Completing a new page 1 of the application, indicating the new total amount. • Having your policyholder initial the change before you submit it. We'll issue a new policy with the additional benefit amount as long as the combined policies don't exceed the maximum benefit level.
What is a Conditional Receipt?	Under conditional receipt, if the insured passes away after the effective date but we have not yet issued the policy, we will continue to issue it and cover them from the effective date rather than withdraw the application.
Is payment required for Conditional Receipt?	As part of the Conditional Receipt, we need to be able to accept the first month's premium and this provides conditional coverage from the effective date (generic)/ date of the application. They can still be declined.
What is the Kansas Temporary Insurance form?	This is similar to a Conditional Receipt. The Kansas difference extends to the end of the underwriting process, even if the policy has not been approved and the person passes in the interim. We will cover the person from the signature date rather than the effective date.
If you choose electronic delivery, will the policy also be mailed?	No. A physical copy will only be mailed if requested.
Can I choose to have the policy mailed to the agent?	There is an option in the buyflow to mail to agent, but if that's done, the security question signature option is disabled.

Billing

What are the billing options for this product?	Billing modes include Monthly, Quarterly, Semi-Annually and Annually. Payment methods include EFT and accommodate special Social Security billing (where the billing will occur on the 2nd, 3rd or 4th Wednesday based on the Social security calendar).
What is SS Billing?	Social Security billing allows the premium payment to occur on the 2 nd , 3 rd or 4 th Wednesday of the month, as opposed to the same date each month.
If the applicant is receiving Social Security and wants SS billing, how do I know which Wednesday to choose to correctly align with their Social Security payments?	For applicants who began receiving Social Security prior to May 1997: <ul style="list-style-type: none">• If applicant was born on the 1st through the 10th of the month, select the second Wednesday;• If applicant was born on the 11th through the 20th of the month, select the third Wednesday; and• If applicant was born after the 20th of the month, select the fourth Wednesday
How do I change a policyholder from Direct billing to EFT payment and vice versa?	The agent should work with the policyholder to submit a Billing Change Request.

Customer Service

How can a policyholder review their plans and benefits?	Policyholders can view their plans and benefits at myaccount.aflac.com
Will ID Cards be available on the portal?	There are no ID cards available for this product.
What is the conservation process for lapsed policies?	There is no conservation effort available for final expense products. If a policy lapses, a new application will need to be submitted or the policy can be reinstated by calling Policyholder Services and the policyholder paying all missed premiums to bring policy current. We can reinstate policies after receipt of back premiums if there has been at least one good payment prior to lapsing. If there hasn't been a good premium payment and we're within 90 days of the application date, applicant needs to submit a new current dated application to Aflac.

Rider Availability and Applications

What riders are available?	Three riders are available for the Level Plan: Accidental Death Benefit Rider, Accelerated Death Benefit Rider and Children's Term Insurance Rider. Riders are not available for the Modified plan.
When can I add the Accidental Death Benefit rider or Accelerated Death Benefit rider?	Accidental Death and Accelerated Death Benefit riders must be selected at time of the application.
What is the Children's Rider application?	<p>The Children's Term Insurance Rider application is a form that is required to add children or grandchildren to the policy. A new base application is not required.</p> <p>A Social Security Number is required for each child.</p>
How many children can be added?	<p>Up to nine children can be added to a Children's Term Insurance Rider. The face amount must be the same for all children and cannot be higher than the primary insured's coverage.</p> <p>Applicants cannot add a child over the age of 18, but the children already on the policy can remain on the policy until their 26th birthday.</p> <p>A Social Security Number is required for each child.</p>
Can I add additional children children's benefit rider after issuance?	Yes, but adding a child requires a new application for the child.
If one child is not eligible, can the other kids and/or grandkids be covered?	Yes. All children must have the same face amount of coverage. Face amount cannot exceed base insured.
Do I need to enter a Social Security number for the rider for children and grandchildren?	Yes, this is a requirement.
What is the children's rider conversion provision?	<p>A child can covert to their own policy between the ages of 22 and 25; If they do not convert, they will be removed from policy at age 26.</p> <p>No commission is paid on the conversion to term insurance by a child covered on a children's term insurance rider.</p>

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Aflac's family of insurers include Aflac, Aflac New York, Continental American Insurance Company, and Tier One Insurance Company.

Aflac Final Expense insurance coverage is underwritten by Tier One Insurance Company.

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