



**There are 2 ways to file claims with Aflac. You may file by faxing in Paper Claims or submit your claim online with SmartClaim. To get started with either option:**

- Go to [www.aflac.com](http://www.aflac.com)
- On the upper left hand side of the screen, select **"Individuals & Families"**
- Again on the upper left hand side of the screen, select **"File a Claim"**

Now you see that you may start the process of an Aflac SmartClaim or you may scroll down and select your State and download your paper claim forms.

Aflac SmartClaim is recommended because it enables Aflac to receive and process your claims quickly. It is tailored based on the policies held by the policyholder, so only one claim needs to be reviewed and submitted across all policies of the policyholder.

**To Start Smart Claim:**

- Select to **"Login to Your Account."** If you have not logged into your Aflac account before, then you may select **"First Time Visitor and Register Now."**
- It will then ask you for your policy number to verify you. It will only need one policy number if you have multiple policy numbers. If you did not receive your policy numbers and certificates by mail or email from Aflac, then please contact our office for assistance.
- You will then be prompt to create your User ID and Password for your account.
- After getting into your account, you will have a chance to set up Direct Deposit on the Left hand side of the screen or you may select to start your SmartClaim in the center of the page.
- The system provides you with step-by-step instructions for completing your claim and helps improve claim submission accuracy by asking questions tailored to your specific event type.
- Once you've completed the online form, you can upload supporting documentation and submit all of your information to Aflac electronically.

**If you are having any difficulties or need further assistance, then please contact our office.**