

# FAQs

## About The Plans:



**Have Questions?  
Contact SDPEBA at  
info@SDPEBA.org  
888-315-8027**

**1. Do I need to re-enroll each year?** No, Aflac plans automatically continue until you cancel them.

**2. Can I get my policy info online?** The Group Aflac plans do not currently have any online services.

**3. Where can I get my Policy Number for my Group Aflac plans?** You can contact SDPEBA directly and we would be happy to help. You can also visit <https://portal.sdpeba.org> to view your plans and get more details.

**4. Can I get a new copy of my plan sent to me?** Yes, please contact SDPEBA and we will be happy to request a new copy be mailed from Aflac.

**5. Can I sign up anytime?** No, the only time you can sign up for the Group Aflac plans is during the open enrollment period. New Employees have 30 days from their hire date to enroll. Other non-group Aflac plans are available year-round. Call SDPEBA for more info.

**6. Can I make coverage changes anytime?** You can cancel anytime, but in order to make any changes mid-year, a qualifying event must occur. The most common example is marriage.

**7. Can I keep my plans into retirement?** Yes, your plans are your plans, and you can keep them forever. Contact SDPEBA when you retire to see what payments options are available.

**8. If I leave employment, can I keep my plans?** Yes, Aflac Group plans are portable. You can pay Aflac directly. Please contact SDPEBA for more info.

**9. When I retire will my rates go up?** Rates do not increase when you retire, but they do change from bi-weekly to monthly or annual deductions.

**10. What happens to my plans when I am on unpaid leave?** When you are on unpaid leave, your premiums go unpaid. Aflac does not send out invoices for missed premiums, and your plans can be terminated for non-payment. If you plan to go out on leave, or have missed any deductions, please contact SDPEBA to set up a payment plan.

**11. If I change my address with the City or County, does it automatically get updated with Aflac?** No, you must contact SDPEBA to get a change of address form. This is important so claim checks are not delayed due to an incorrect mailing address.

# Claims FAQ

Have Questions? Contact SDPEBA  
claims@SDPEBA.org or 888-315-8027

**1. How do I file a claim?** The best way to file a claim is to email Claims@SDPEBA.org. Our team will personally help you process your claim and will follow up with you until the claim has been reviewed and paid. If you do not get an immediate response, please contact us by phone. Our emailed response may have been stopped by your spam folder.

**2. Is there a deadline to file claims?** No, there is no deadline to file a claim.

**3. Do I have a time frame to seek treatment for my injuries?** Yes, you do but it depends on the type of plan you have. For example, the New Accident plan allows you to wait 7 days, but the old plan only allowed 3 days. We encourage you to seek treatment right away for all injuries even if it is minor. The minimum payout for this visit is \$50.

**4. How do I file a claim for an annual exam?** The best way to email the following information to Claims@SDPEBA.org:

- Name and DOB of patient
- Type of exam
- Date of exam
- Primary doctor's name, address and PH#. (can be generic, Sharp, Grossmont, 858-499-2700)

Once you submit this information, we will organize your claim form for you to sign and submit.

**5. What is needed to file a claim under the Accident Plan (injury claim)?** This will vary depending on the type of injury and treatment. Simply email Claims@SDPEBA.org with the following info:

- Name and DOB of person injured
- Date and how injury happened
- Diagnosis of injury (fracture, cut, burn, etc.)
- Date of first visit for injury
- If work related, did you go to Concentra or Sharp occupational?
- If you are with Kaiser, please provide Kaiser medical record number

Once you submit this information, we will organize your claim so the process is as simple as possible.

**6. What is needed to file a claim under the Hospital Plan (illness claim)?** This will vary depending on the type of illness. Simply email Claims@SDPEBA.org with the following info:

- Name and DOB of patient
- Date symptoms started
- Diagnosis
- List of all dates related to illness
- Surgery? Medication? Hospitalization? If yes, please provide applicable dates.
- If you are with Kaiser, please provide their Kaiser medical record.

Once you submit this information, we will organize your claim for you so that the process can be as simple as possible.

**7. What if I do not know what is covered or I have questions?** We encourage all policyholders to email Claims@SDPEBA.org any time you see a doctor. Simply say "I just went to the doctor yesterday for XXXX and wanted to see if I could file a claim." We never want you to assume that something is not covered. It never hurts to ask, and we are always happy to assist you. Like most group benefit plans, it is important for you to understand the exclusions, limitations and the schedule of benefits. All of this info can be obtained by visiting SDPEBA.org or by calling 888-315-8027.

**8. Can I get my payments direct deposited to my Account?** Yes, direct deposit is available for all claims as long as you have direct deposit set up prior to your claim being disbursed. Please contact SDPEBA for a direct deposit authorization form. If you have already submitted the form, it will stay on file with Aflac until you ask them to remove it from their system. If you have a change in your banking information, you will need to send in a new direct deposit authorization form.

**SDPEBA: 888-315-8027      Email: claims@SDPEBA.org**