



Aflac Employer Administration Guide

(For Group Dental and Vision coverage)

Created Jan. 5, 2023

Welcome to Aflac!

This administrative guide provides you with information, forms and instructions for managing your group dental and vision benefits.

You have selected this plan for your employees and are considered the plan administrator as defined by the Employee Retirement Income Security Act, commonly known as ERISA.

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Aflac Dental and Vision quick reference

Administrative address

Aflac Group Dental & Vision

4211 W Boy Scout Blvd Ste 295

Tampa, FL 33607-5724

NOTE: Payments should not be mailed to this address. Please mail all payments to the address listed on the remittance slip of the invoice.

Aflac Dental and Vision customer service

(Except for Vision ID card or Vision claims questions.)

Hours of operation: Monday through Friday

8 a.m. to 8 p.m. Eastern time

Phone number: 855.819.1873, Option 4

Fax: 813.440.4287

Email address: AflacDVHelp@aflac.com

Davis Vision customer service

(For Vision ID card or Vision claims questions only.)

Phone number: 800.999.5431

Email address: aflachelp@versanthealth.com

Employer Portal registration

The Employer Portal is designed to provide the ability to review and self-service your policies. You can register for and access our Employer Portal at <https://employerportal.aflac.com>.

To register, you will need the following information:

- First and last name.
- Phone number *(must be the phone number provided on the group application)*.
- Email address *(must be the email address provided on the group application)*.
- Group ID *(will be noted in the Welcome Packet you received by email)*.

When registering for the portal, the phone number and email address you entered are validated against what is currently in our system. If your attempt at portal registration is not successful, please contact our Customer Service team to validate the information you entered against the information in our system.

Currently, you can perform the following functions on the Employer Portal:

- View active and terminated employees, as well as their demographic and coverage information.
- Download ID cards.
- View/download invoices.

As functionality is added, this guide will be updated.



Employer Portal

The Employer Portal is another resource available to Aflac Dental and Vision customers.

Provider search

To search for a dental provider, access the following link: memberportal.aflac.com/search-providers.

To search for a vision provider, access the following link and click on Find an Eye Care Professional: davisvision.com.

Eligibility, enrollment and changes

Group eligibility

Situs state

To maintain coverage, your company must be located in a state in which Aflac has filed for and obtained state approval to sell the dental and/or vision plan. If your company relocates to a different state, please contact our customer service team with the change, so it can be verified that the coverage can continue in the new state.

Minimum participation

Participation requirements must be met at initial enrollment and at each renewal enrollment. Failure to meet participation requirements will result in termination of the plans. Participation guidelines are outlined in the table below.

Group size	3-4	5-9	10-24	25+ (required for orthodontia)
Minimum participation*	2 enrolled	2 enrolled	2 enrolled	20%

New hire enrollments

New hires can be enrolled throughout the year, based on your benefit eligibility guidelines. The effective date of coverage will be the first of the month following eligibility/enrollment.

Employee eligibility

An eligible employee must meet the following criteria:

- Hired on a permanent, full-time basis.
- Works a minimum of 30 hours per week (or as otherwise specified by state law) for at least nine months of the year.
- Appears on your state quarterly unemployment tax report.
- Is compensated for their services as an employee.

Sending enrollment files

- [Small group Everwell enrollments](#)
Enrollments for these groups should be submitted via the Everwell portal.
- [Large custom group enrollments](#)
Enrollments for these groups should be emailed to your implementation specialist, using the format of the original enrollment file.
- [Brochure plan enrollments](#)
Email the census file to AflacDVHelp@aflac.com, using the format of the original enrollment file.

Eligibility, enrollment and changes (*continued*)

Please note:

- Employees have 31 days to enroll from the date they become eligible for coverage. Coverage will be effective on the first day of the month following eligibility.
- If paper applications are submitted in lieu of enrollment files, completed applications can be sent to Aflac by the following methods:
 - Email: AflacDVHelp@aflac.com
 - Mail: Aflac Group Dental & Vision
4211 Boy Scout Blvd, Ste 295, Tampa, FL 33607-5724
 - Fax: 813.440.4287

Enrollment due to qualifying events

Existing employees can enroll outside of the open enrollment period if they have a qualifying event.

Common qualifying events include:

- Marriage.
- Divorce.
- Birth/adoption of a child.
- Change in employment status.
- Change in employee or spouse benefits.
- FMLA.

A full list of qualifying life events can be located on the IRS.gov website.

Employee termination or cancellation of coverage

To ensure accurate billing, terminated employees should be reported to your Aflac agent immediately. Terminations are permitted up to 90 days retroactively. Coverage will terminate on the last day of the final month of employment.

Small group Everwell

Employee terminations or cancellations must be submitted to your agent for processing through the Everwell portal. Contact your Aflac agent as soon as an employee is terminated.

Large custom group enrollments

Employee terminations or cancellations should be submitted through the standard electronic file feed or census file process that is in place for your group. Alternatively, they can be emailed to AflacDVHelp@aflac.com.

Brochure plan enrollments

Employee terminations or cancellations should be submitted through the standard electronic file feed or census file process that is in place for your group. Alternatively, they can be emailed to AflacDVHelp@aflac.com.

ID cards

Dental ID cards

ID cards will be mailed out to all employees once the group setup has been completed in the system. Dental ID cards are mailed out by Aflac. Duplicate ID cards can be obtained as follows:

- A group administrator can access ID cards on the Employer Portal and print them individually on their local printer.
- Employees can print to a local printer or download to their phone from the Member Portal.
- Apple users can download into their Apple Wallet.
- Call Aflac Group customer service.

Vision ID cards

ID cards will be mailed out to all employees once the group setup has been completed in the system. Vision ID cards are mailed out by Davis Vision. Duplicate ID cards can be obtained as follows:

- A group administrator can access ID cards on the Employer Portal and print them individually on their local printer.
- Employees can print to a local printer or download to their phone from the Member Portal.
- Apple users can download into their Apple Wallet.
- Call Davis Vision customer service.

Group billing, payments and delinquency

Timing of bills

Invoices generate between the 16th and 22nd of the month for the coverage period of the next calendar month. They are mailed through the USPS to the billing address listed on the account. Payment is due on the first of the month following the generation of that invoice.

Example: Invoice for the Jan. 1-31 coverage period runs between Dec. 16-22. Payment for that invoice is due Jan. 1.

Online viewing of bills

Invoices will be available for viewing on the Employer Portal approximately 24 hours after bill generation.

Producers can also view invoices on the Producer Portal.

Billing adjustments

When employee coverage is terminated, the process will apply the appropriate credits up to 90 days retroactively. These credits will be reflected on the next bill. It is important to pay each invoice as billed and allow the credits to appear on the subsequent bill. This will prevent the delinquency process from initiating if previous invoices have an open balance due to not being paid as billed.

Group billing, payments and delinquency (*continued*)

Remitting premium payment

All premium payments are due the first of the month following the billing period. Please note that delinquent premium payments will impact employee claim payments.

Payments by mail: Information regarding who to make the check payable to and the mailing address for the payment is located on the remittance slip of the invoice.

Recurring monthly payments via ACH: The ACH Authorization Form below must be completed and emailed to AflacDVHelp@aflac.com by the 25th of the month prior to the expected pull of the first payment. The recurring monthly payment will be pulled on the 2nd of each month. You can access the [ACH Authorization Form here](#).

One-time scheduled payments: To schedule a single payment, access the Employer Portal and click on the Schedule Payment button; then a one-time payment can be scheduled.

Note: This type of payment can be scheduled each month, if desired, but it will not be a recurring draft payment. (*Recurring payments through the portal will be an option in the future*).

Delinquency

Payment due date: All payments are due on the first of the month following the billing period.

Grace period: A 31-day period will be allowed after the payment due date. If full payment is not received on or before the expiration of the grace period, the delinquency process will commence. If this results in account termination, coverage will terminate retroactively to the date the account is paid through.

Example: Bill period for April 1-30 is paid. Invoice for May 1-31 bill period was due May 1, and has not been paid. The grace period for the May bill period will expire May 31. On June 1, the account will be considered delinquent, and the delinquency process will commence. If the account is terminated for delinquency, it will be terminated as of April 30 (*the paid-through date*).

Delinquency and claims

Please note that unpaid invoices will lead to claims from that period being denied.

Claims

Claims status

Members can check the status of a claim by accessing the Member Portal.

Alternatively, the member can contact Claims customer service at the number provided in the Quick Reference section at the beginning of this guide.

Member reimbursement

If a member has a provider who states that they do not accept Aflac Dental or Vision insurance, but they are listed in our Provider Directory, please have the member contact customer service for the appropriate guidance on working with that provider.

If a provider indicates that they believe Aflac Dental or Vision insurance is treated as an indemnity product (*Similar to accident or hospitalization insurance*), where the member pays for the services up front and is reimbursed by Aflac, please have the member contact customer service for the appropriate guidance on working with that provider.

If a member had paid out of pocket for covered dental or vision services, they can complete the Member Reimbursement Form below to request reimbursement within the plan guidelines. You can access a copy of the [Member Reimbursement Form here](#).

Group policy cancellation

If a group decides to cancel a master policy, a signed letter from the benefits administrator on company letterhead will be required. The letter should indicate the reason for and the requested effective date of the cancellation. The cancellation request letter should be emailed to AflacDVHelp@aflac.com.