

It's our 30th anniversary!

In 1986, a brand new life insurance company began selling group life insurance to employers across the state of Kansas. The company, Kansas Group Life, was a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas; and you know it today as Advance Insurance Company of Kansas (AICK).

Performing to the best of our ability each day for each customer and being easily accessible has always been part of our corporate identity.

AICK is proud to provide your employees with group coverages backed by 30 years of trusted service and stability.



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What's an elimination period?

Every group disability plan has a set period of time (which is shown in the group policy) during which an insured employee must be totally disabled before their claim can be considered for a benefit.

Total disability or totally disabled means that an insured employee is under the regular care of a physician and is unable to engage in any employment or occupation as a result of injury or sickness.

It is important to let your employees know that the countdown begins when their doctor advises the insured that they are not able to work because of their injury or sickness. Each day thereafter that they remain totally disabled counts toward meeting the elimination period.

If the coverage is short term disability, the elimination period will be a consecutive number of days as shown in your group's policy. Generally that will be

either 1 day, 8 days, 15 days, or 31 days.

AICK's short term disability includes total disability due to pregnancy or complications of pregnancy. Keep in mind, however, that 6 weeks is the usual period of total disability for a normal delivery (so benefits are most generally provided for 6 weeks minus the elimination period). Complications can affect the beginning and ending of a maternity claim, however, so if you have any questions you might want to contact our claims representatives (Kay Shepherd or Debbie Agan).

The elimination period necessary to qualify for long term disability is longer than for short term disability. Commonly we see 90 days (about 3 months) or 180 days (about 6 months) but it could be more; you'll need to check the policy to verify your group's elimination period.

AICK's claims representatives are always glad to help you with questions. You may contact them at 1-800-530-5989 or by directing your inquiry to:

claims@advanceinsurance.com



Certified copy required

When submitting a claim for loss of life, a certified copy of the insured's death certificate must accompany the claim (we do not accept copies). Once we finish processing the claim, the certified copy will be returned to the group.

When a beneficiary is a minor

Naming a minor child as a beneficiary may delay payment of the life proceeds.

In most cases, when a beneficiary is a minor child, a conservator or guardian must be appointed by the court for the child. That person, then, may receive the life proceeds on the child's behalf.

Assignment to a funeral home

All life benefits, or proceeds, must be paid to a deceased insured's current beneficiary. The Beneficiary page of the policy, BLI11, says, "**Payments to the Beneficiary.** At the death of an Insured, the amount of the Insured's Insurance will be paid to the named Beneficiary who survives the Insured."

AICK has made limited exceptions to paying the beneficiary in the form of an assignment directly with the funeral home serving the deceased insured on the beneficiary's behalf.

AICK does not/will not accept assignments to pay third parties who act as a funding mechanism between the beneficiary and the funeral home. Neither state law nor the group policy directs that we do so.

When you have questions

- 1) contact your Policyholder Rep at AICK (you can find their name on your premium billing);
- 2) refer to the Group Administrator's Manual (the most recent version is on our website at advanceinsurance.com); or
- 3) review your AICK group policy.

NEW!

An updated Employee Enrollment Form, AICK-4 07/16, is AVAILABLE!

As always, the most up-to-date versions of AICK's forms can be found on our website advanceinsurance.com under the Forms tab.

Claims tips

If your group provides disability coverage, we suggest filing claims:

- For short term disability due to maternity as soon after the delivery of the child as possible
- For long term disability before the employee's elimination period is fully served so that the benefits commence timely

Contact us

by Email - enrollment forms, change forms and claim forms can be sent directly to AICK as an attachment(s) at: csc-advance@advanceinsurance.com

By Fax - AICK's fax number is 785.290.0727

By Phone - AICK's toll-free number is 1.800.530.5989