

Advance Notice

Semi Annual Publication
to Keep You Informed

Spring 2018

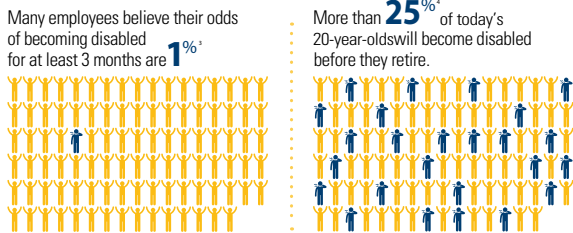
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Short on guidance. Many workers lack information about how to protect themselves from an income-interrupting disability.



Weighing the odds. The chance of missing work for three months or longer as a result of illness or accident is far higher than most employees realize, especially when lifestyle, profession and other factors are considered.



No time to waste. Workers' livelihoods could change in an instant—and frequently do.



Approximately every **7** seconds, a working-age American suffers a disabling injury or illness that will last for at least one month.⁵



Disability Insurance Awareness Month

Disability insurance is insurance that helps protect and replace part of your employees' income.

It's also the most overlooked of all the major types of insurance.

That's why we recognize May as Disability Insurance Awareness Month. This offers you the perfect opportunity to talk to your employees about the importance of income protection and their disability insurance needs.

More than half of the American workforce doesn't have disability insurance.

And with a three in 10 chance of suffering a disabling illness

or injury that would keep an employee out of work for three or more months, that leaves them vulnerable to financial consequences with no backup plan to replace their lost income.

Promote Disability Insurance Awareness Month in your office in May. Help your employees understand the risk of income interruption, the consequences of being unprepared, and the importance and value of disability insurance. If you would like more information about short- or long-term disability insurance for your employees, please contact your Blue Cross and Blue Shield of Kansas representative.

¹ CDA 2013 Employer Disability Awareness Study, p. 10
² CDA 2013 Employer Disability Awareness Study, p. 11
³ CDA 2013 Employer Disability Awareness Study, p. 6
⁴ U.S. Social Security Administration, Fact Sheet February 7, 2013
⁵ America's Disability Counter, DisabilityCounter.org

 **Forms Tips**

Waivers

Completed waiver forms must be sent to the Advance Insurance Company of Kansas office for record keeping. Waivers can be sent via email to csc-advance@advanceinsurance.com, faxed to 785-290-0727 or by mail:

Advance Insurance Company of Kansas
1133 SW Topeka Blvd.
Topeka, Kansas 66629

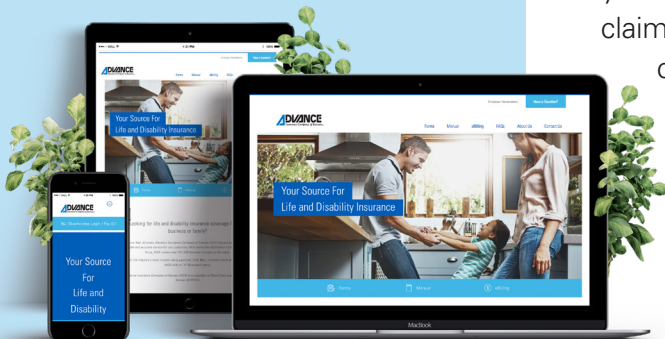
Bill Tip

When mailing your payment to AICK, please be sure to separate the payment stub from your premium notice and return with your payment. This helps expedite processing and timely review on our part.

Website Redesign

It's new! It's updated! We're excited to share our website, advanceinsurance.com, has gone through some changes.

It has a new look and enhanced usability. When looking for up-to-date forms, the Group Administration Manual or information about eBilling, head over to our updated website.



(Back) Jennifer Mazzanti, Daniela Ortega, (Front) Rosemary Spangler, Deborah Agan

AICK Claims & Systems Specialists

With previous experience as a school nurse, clinic LPN, membership, customer service and accounting specialists, this group of AICK employees has well-rounded experience to help serve our members. They have the background and knowledge to better assist you while providing a deep understanding of the ins and outs of AICK and the insurance industry.

The claims specialists work specifically on any claims questions you have and work daily to process disability and life insurance claims. They can assist you with any policy or claims questions that may arise.

Systems Specialists focus on enrollment, billing and system questions. They work on improving internal procedures for efficiency and ensuring all of the systems are functioning correctly with other departments within the company.

Since these problem solvers work directly with you, we thought we would help you get to know your support specialists.

 **What do they like best about their job?**

Deborah Agan:

Deborah Agan: My favorite part about being a claims specialist is the variety in my job. No two days are the same.

Daniela Ortega:

My favorite part about being a claims specialist is being able to complete the processing of claims in a timely manner. Knowing the individual has had a loss of income that was beyond their control, I enjoy helping complete the process as quickly as

possible so they are able to receive their benefit.

Jennifer Mazzanti:

My favorite part about being a system specialist is the problem solving. I love the challenge of finding a solution that will help others.

Rosemary Spangler:

I enjoy my co-workers and the variety in my work. That's what makes it fun and keeps me excited to come to work each day.