

Advance Notice

Semi Annual Publication
to Keep You Informed

Fall 2018

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Do your employees need coverage?

If a tragedy were to happen, life insurance proceeds can help pay for:



Funeral Costs



Bills and Ongoing Expenses



Outstanding Debt



Future Needs, Like Education



Spouse's Retirement Plan



Coverage for Your Valued Employees

You're able to provide peace of mind to your employees with the protection they deserve. While there are many reasons to purchase insurance coverage, we understand anyone with a spouse, children, mortgage or financial obligations is probably in need of income replacement and life insurance coverage.

While you're planning for 2019, now is an excellent time to look at your employee benefit portfolio. We're here to help you build a portfolio you can be proud of – making your employees feel valued and secure.

- » **Term Life and AD&D Insurance:** Term life insurance protects against future loss and helps employees develop a plan for a secure future, providing piece of mind for themselves and their families.
- » **Dependent Life:** Dependent life insurance provides coverage for an employee's spouse and unmarried dependent children up to age 23 – a convenient and inexpensive

way to purchase even more peace of mind. This coverage is available only with the purchase of a Basic Term Life and AD&D plan.

- » **Voluntary Term Life and AD&D Insurance:** Allows eligible employees the opportunity to purchase additional Life and AD&D insurance for themselves, their spouses and their unmarried dependent children to help protect their loved one's future.
- » **Short-and Long-Term Disability Insurance:** Disability coverage provides income replacement to eligible employees who may become disabled due to a non-work related illness or injury. By adding a disability plan to your benefit package, you are able to provide a valuable safety net feature.
- » **Key Man/Buy Sell Insurance**

If you're interested in adding to your employee benefit coverage, please contact your representative.

New Features



Automatic Renewal

For all groups enrolled with Advance Insurance Company of Kansas (AICK), we are moving to an automatic renewal process. This means your group will automatically be renewed with the same benefits and coverage for the next plan year unless we are notified you are wanting to change coverage.



Electronic Enrollment

If you are currently completing electronic enrollment for your health benefits through an 834 file, you may be able to do the same with your benefits through AICK. If interested, contact our office at (800) 530-5989.



Non-Contributory Enrollment Form

If your group has a non-contributory plan, we must receive a completed enrollment form or waiver form for each employee. You are able to complete the form on behalf of your employees. We will reach out to the employee for a beneficiary designation.



(Back) Cheri Lundin, Tom Wuerfele, Alena Scott,
(Front) Rebecca Birkenbaugh, Charlene Finney

AICK Underwriters & Underwriter Assistants

The underwriting department is comprised of seasoned pros with an average of almost 20 years of experience across the team. With a strong background in customer service, membership, finance and underwriting, this diverse team uses their background and knowledge to provide accurate and timely benefits and rates to prospect and current groups. They have a shared passion of helping employers protect their employees from

financial hardship. Evaluating risk to generate competitive benefits and rates is something they do on a daily basis. They have a tight connection with the sales team and work closely with enrolled groups on renewals.

This team collectively loves the daily challenge of something new and enjoys the variety they receive with their job. Get to know this talented underwriting team!



What do they like best about their job?

Rebecca Birkenbaugh:

Every day brings something new and different.

Charlene Finney:

My favorite part about being an underwriter is the variety in the work I complete each day. No two days are the same.

Alena Scott:

I like that every day is something different.

Cheri Lundin:

I enjoy the quick change from one step to the next. The ability to switch quickly from one task to another is essential. There is never a dull day in our department.

Tom Wuerfele:

My favorite part of my job is the variety in my work and the people I work with.