

Group Administrator Quick Reference Sheet for Life and/or Disability



Important Notice:

An employee may be insured only while Actively at Work, which requires that the employee is:
1) performing the duties of their job; 2) at the usual place of employment; and 3) working at least the minimum hours required each week.

An employee not Actively Working the required hours each week cannot continue to be covered by AICK except as shown in the group policy **and only** for the limited time period allowed for the instance given. Payment of premium will not extend an insured employee's coverage beyond the parameters granted by the group policy provisions.

If an employee is no longer eligible for the group life coverage, it is the employer's responsibility to give the terminating employee their Notice of Conversion Privilege form (AICK 12). (See the Continuation of coverage and Conversion sections on the back of this page.)

Life is billed separately from health – Life's billing system is totally separate from health. Any changes sent to the health must also be sent to life directly by fax or e-mail. This includes new enrollments, terminations, name changes, etc.

AICK Life Billing Information – Paying the exact amount billed on your premium notice has advantages:

- We can get your next billing out to you faster;
- Debits or credits are carried forward to the next billing;
- Your payment will register sooner in our system, which is important for payment of claims; and,
- No worries about a premium miscalculation that could inadvertently place your group into a delinquency situation because the premium paid was short.

Report any terminations or monthly salary updates promptly by e-mail or fax to your policyholder rep at AICK. You can write the change on the bill if you prefer — but you should pay as billed. The credit due/debit owed from the resulting change will appear on your next billing.

If, however, you do choose to pay other than as billed, you must document the change (and the reason for it) on your group's billing and return it to AICK.

Ebilling – Is an easy, accurate service available to all groups allowing groups to receive and pay their health and life/disability billing online. If interested, contact one of our AICK Systems Specialists.

Company Imposed Waiting Period (CIWP) – The waiting period your group selected is shown on the Group Application; or, you may contact your AICK Policyholder Representative for this information. An employee's waiting period starts on the date of hire; coverage begins the first of the month following (or coinciding with) completion of the waiting period. **Application must be signed and received by AICK within 63 days of the employee's effective date of coverage.**

Example: Hire date is 06/23
Company Imposed Waiting Period of 60 days completed 08/22
Coverage begins 9/1
Signed application must be received by AICK no later than 11/03

Note: Requests to waive CIWP must be made in writing and submitted along with the employee's enrollment form; and, we will let your group know the outcome of the request as soon as possible.

Initial Opportunity – This is an employee’s first opportunity to enroll in coverage with AICK after completing the company imposed waiting period (or, if the group offers dependent coverage, the date of marriage if single). The enrollment form must be signed and received by AICK prior to the 63rd day following the employee’s effective date of coverage. **Whether or not an employee participates in your group's health plan does not affect that employee's first opportunity to enroll in AICK's coverage.**

Open Enrollment or Qualifying Events – AICK does not have Open Enrollments. Qualifying Events are limited to Voluntary Life policies that specifically include those provisions. Not enrolling at Initial Opportunity may place your employee at risk of being declined for coverage (if they are a Late Enrollee).

Late Enrollee – The late enrollee must answer medical questions on an Evidence of Insurability form, AICK 4C. AICK will review the responses and any medical information necessary to determine whether or not the late enrollee may be insured. The employee will be responsible for payment of any expenses necessary to obtain medical records or exams for a late enrollee.

Applying for a Coverage above the GI (Guarantee Issue) Amount – The employee must answer medical questions on an Evidence of Insurability form, AICK 4C, if they want coverage above the GI amount. AICK may also request other information including, but not limited to, medical records or an exam. AICK will review the responses and the medical information to determine whether or not the employee can be insured for the coverage amount that exceeds the GI amount.

Continuation of Coverage – Coverage terminates at the end of the month in which an employee is no longer Actively Working unless the insured is experiencing one of the following situations. An insured employee may be retained on the billing a maximum of: a) 12 months if not working due to a disability; or, b) up to 3 months for approved FMLA leave; or, c) up to 3 months for approved USERRA leave; or, d) an additional 1 (or 3) month(s) for an approved leave of absence as shown in your group's policy. Insureds less than 60 years of age may qualify for the Waiver of Premium benefit after 6 months of Total Disability. Your group must submit a claim for the Waiver to see if the insured employee's life insurance (and dependent's, if applicable) can be continued at no cost. All continuations will run concurrently (no stacking).

Conversion – **Your group is responsible for providing the terminating employee with AICK 12.**

A Conversion Privilege is available for a limited time period (31 days within the last day the insured employee is actively at work) if the insured employee terminates employment, retires, or they (or their dependents, if applicable) become ineligible to continue participating in your employer's group life insurance. The group life and dependent life may be converted to an individual permanent life insurance policy by exercising the conversion privilege within the time period provided. Conversion is not available for AD&D insurance or disability insurance.

Renewals – Your group will receive a Renewal Summary every year from AICK about 90 days before the group's Policy Anniversary. It must be completed, signed, and returned each year to continue the group's coverage with AICK.

Forms – Forms can be printed from our Web site at www.advanceinsurance.com or ordered from your AICK Policyholder Representative by calling 1-800-530-5989. Check back the next time you need a form as we may have updated it and the most recent forms can be found here.

AICK's Group Administrator’s Manual is at www.advanceinsurance.com in the “Manual” section.

Important Numbers – **Enrollment forms, change forms, or claim forms can be sent securely by:**

AICK Fax Number (785)290-0727 or e-mail at: csc-advance@advanceinsurance.com

Call us at AICK Service Number 1-800-530-5989