

AdvanceNotice

Semi Annual Publication
to Keep You Informed

Fall 2017

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The Facts

- ✓ **1 in 3 households would have immediate trouble paying living expenses if the primary wage earner died**
- ✓ **Half of ALL U.S. households would feel the financial impact from the loss of their primary wage earner in just six months**
- ✓ **40% of households haven't bought life insurance, or more of it, because they're unsure of how much or what type to buy**
- ✓ **9 out of 10 consumers agree most people need life insurance, but national ownership levels of life insurance remain near record lows**



Life Insurance Awareness Month

Life is unpredictable, that's why we recognize September as Life Insurance Awareness Month. This nationwide initiative focuses on providing education on the importance of life insurance, how to get coverage, and help individuals financially plan for the future.

The non-profit organization, Life Happens®, started the campaign to highlight how life insurance financially protects

America's families. The initiative encourages the nearly 100 million Americans who do not have adequate life insurance get the coverage they need.

In the month of September, bring Life Insurance Awareness Month to your office! Help your employees realize the importance of having life insurance and protecting the future of their loved ones, even when the unexpected happens.

Life Insurance Awareness Month. (n.d.). Retrieved June 20, 2017, from <https://www.lifehappens.org/industry-resources/agent/awareness-campaigns/life-insurance-awareness-month/introduction/>

 **Forms Tips**

Complete Forms

It is imperative when submitting a form to Advance Insurance Company of Kansas (AICK), that all information is accurately answered and completed. Forms missing information may cause a delay in coverage.

Black Ink

When scanning or mailing completed forms, please always use BLACK ink. Using any color ink besides black reduces readability and slows processing time.

Scan & Send

Forms or applications being sent should always be scanned or mailed to AICK. Photos taken of paperwork with a cell phone or other electronic device reduces readability and cannot be accepted by AICK.

 **Claims Tip**

Physician Care

Members submitting short or long-term disability claims must be under the regular care of a physician. Self referrals are not accepted, and claims submitted will be denied.



(Back) Bernie Andrews, Rita Dowd
(Front) Arianne Gross, Cindy Rutledge

**Team Feature:
AICK Policyholder
Representatives**

AICK offers a single-point-of-contact service design that assigns a policyholder representative to each account, so when questions arise, you know who to call. We thought we would help by putting a face with the name, and letting you get to know your trusted representative.

With being a small, but mighty team of four, the team wears many hats. Some of their daily duties include taking customer service calls for groups and individuals and inputting new enrollments. They also process bill payments, verify and mail new bills, and set up new group benefits.

The team of representatives has been with AICK for a combined total of 54 years - impressive experience and knowledge about not only AICK, but the industry and their clients.

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

Arianne Gross:

My favorite part about being a policyholder representative for AICK is being able to incorporate my own personal touch into everything I do. From filing systems, to conversing with customers, we are trusted to do our job well and in a way that best serves our customers.

Bernie Andrews:

My favorite part about being a policyholder representative is the variety of my job responsibility, and the daily customer contact.

Cindy Rutledge:

My favorite part of my job is the satisfaction of helping our groups/members with what they need, and knowing their issues and requests are taken care of. I also enjoy balancing the groups' payments and billings.

Rita Dowd:

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.