

AdvanceNotice

Semi Annual Publication
to Keep You Informed

Spring 2019

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Providing Protection for Life's Moments

We recognize May as Disability Insurance Awareness Month. This is the perfect opportunity to talk to your employees about the importance of income protection and their disability insurance needs.

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.

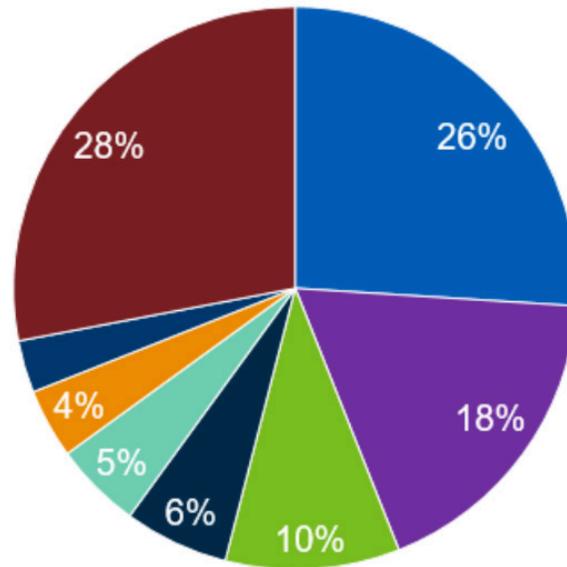
No time to waste. Workers' livelihoods could change in an instant—and frequently do.



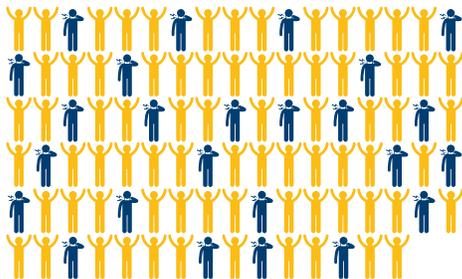
Approximately every **7** seconds, a working-age American suffers a disabling injury or illness that will last for at least one month.²

Share the Facts

Leading Causes of Short-Term Disability¹



More than 25% of today's 20-year-olds will become disabled before they retire.³



- Pregnancy
- Broken Bone
- Cancer
- Other
- Pulmonary & Lung Disorder
- Back Disorder or Injury
- Joint, Tendon, Muscle Injury
- Heart Disease

¹ 2018 AICK Claims Statistics

² America's Disability Counter, DisabilityCounter.org

³ U.S. Social Security Administration, Fact Sheet February 7, 2013

 Reminders

Waivers

Waiting period should be “coinciding” if the effective date falls on the first of a month after calculated, the insured would be effective that day and not the first of the next month.

Extending dependent coverage for a handicapped child

If an employee has our Dependent Life coverage and has a handicapped dependent, it might be possible to extend that child’s coverage beyond the date they would normally age out. The ‘age out’ limit depends on your policy, but is generally 23 years of age. A dependent that is older than the defined policy age is not eligible for the extension. To extend coverage, the dependent must have coverage through AICK before reaching the defined policy age. If the age requirements are met, a completed Handicapped Dependent form (AICK 21) must be submitted and reviewed before extended coverage is confirmed.

 Employee Spotlight



(Back) Diane Scott,
(Front) Amy Howe, Christa Hollingsworth

Diane Scott:

Diane’s commitment to members has been the center focus of her 30+ years with AICK. As Manager of Operations, she loves the diversity of her position, and uses her caring mindset to monitor customer service and ensure timely and accurate claim payments.

She says, “It’s always rewarding knowing the benefits we provide are helping an individual or their family financially.”

Amy Howe:

Amy uses her friendly, caring attitude as AICK’s administrative

assistant. She answers and directs calls, coordinates mailing and billing, and assists all departments when needed

She adds, “I enjoy working with my coworkers and helping wherever is needed. The atmosphere is low stress and enjoyable, making it easy to come to work each day.”

Christa Hollingsworth:

As the newest member of the AICK team, Christa works on processing disability and life claims as a Claims Specialist. She has a passion for serving others and quickly learned the importance in administering benefits to members in a timely fashion to help during their time of need.

She says, “My favorite part of my job so far are my colleagues and those I serve.”