

What's Inside

- Enrollment at First Opportunity 1
- Non-contributory vs Contributory 1
- Waiver of Coverage 1
- Maternity Benefit Claim Tip 2
- Meet our employees 2

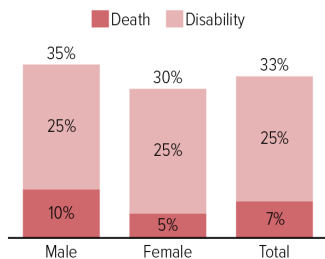
Impact of COVID-19 on life insurance.



Nearly one third of consumers (36%) say COVID-19 has made it more likely they will purchase life insurance. ¹

Young workers have a 1 in 3 chance of death or disability before retirement.²

Probability of disability or death before reaching Social Security's full retirement age



Note: Projections are for workers reaching age 20 in 2020, for whom the full retirement age is 67.
Source: Social Security Administration

¹ LIMRA.com Insurance Barometer Study, April 2021
² U.S. Social Security Administration, February 2021

Don't Miss Enrollment at First Opportunity

Because AICK does not offer an annual open enrollment, it is very important employees enroll at first opportunity. If an employee enrolls after their first opportunity, they risk not being able to get coverage and they must also pay any fees charged to gather their medical records or for an exam.

Non-Contributory vs Contributory What's the difference?

With non-contributory insurance, the employer...	With contributory insurance, the employer...
funds 100% of the premium for all persons listed on the bill	deducts some or all of the premium from an insured's paycheck
enrolls every employee that is regularly working the required number hours each week, that is in a covered class, and the covered class is defined by job function, in the life and/or disability benefit.	has agreed to enroll a percentage of eligible persons in the benefit
pays premium for an eligible person from the earliest possible effective date regardless of when the enrollment form is received by our office. AICK covers an employee as soon as they are eligible even if the actual enrollment does not take place in a timely matter.	must send AICK the eligible person's enrollment form within 63 days of meeting the company-imposed waiting period to qualify at their first opportunity for life and/or disability coverage. After that, an employee is considered a "late enrollee"

Download the Group Administrator Manual (GAM) at advanceinsurance.com for complete details.

Waiver of Coverage

Employees refusing an employer's non-contributory insurance plan must complete and sign AICK's Waiver of Coverage. Until AICK receives a completed Waiver, the employer is responsible for paying premium from the date the person first became eligible for the group's coverage. Reminder: Persons that waive an employer's company-paid insurance risk being denied coverage later.

 Reminders

Find the most up-to-date versions of AICK's forms at advanceinsurance.com under the Forms tab.

Maternity Benefit Claim Tip

When submitting claims for maternity benefits, the Attending Physician Statement must be completed AFTER the date of delivery. Maternity claims are allowed a maximum of 6 weeks of benefits minus the elimination period. These claims are paid in one lump sum. If the claimant returns to work prior to the six week allotted time, please let the claim specialist know so the dates can be adjusted accordingly.

Meet our employees

If you haven't had the chance to meet our staff, we thought you might enjoy getting to know your team.



Claims Specialists from L-to-R

Claims Specialists:

Staci Gredel
Daniela Ramirez

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



Policyholder Reps from L-to-R

Policyholder Representatives

Alison Anderson
Rita Dowd
Pam Harman

Our small but mighty team of representatives wears many hats. Whether it's taking customer service calls from groups and individuals, inputting new enrollments, processing bill payments, or setting up new group benefits, our team of representatives is here to support you.

With many years of service, this group of AICK employees has well-rounded experience to serve our members. They offer a deep understanding of the ins-and-outs of AICK and the insurance industry.

"I am proud of this team and the dedicated support they provide to our employers and members" said Diane Scott, Manager of Operations. "It's always rewarding knowing the benefits we provide are helping an individual or their family financially."