

# AdvanceNotice

Summer 2023

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**Bill tip:** When mailing your payment to AICK, please be sure to separate the

payment stub from your premium notice and return with your payment. This helps expedite processing and timely review on our part.



**Reminder:** Find the most up-to-date versions of AICK's forms under the Forms tab at

[advanceinsurance.com](http://advanceinsurance.com).

## The conversion privilege

The policyholder/participating employer (i.e., your company) is responsible for providing terminated employees with the notice to offer them individual conversion coverage.

Insureds have 31 days after the last day they physically came to work to convert their group life

coverage: with limited extension for illness or injury.

The Notice of Conversion Privilege form (AICK 12) can be found on our website (under Miscellaneous) at [advanceinsurance.com/forms](http://advanceinsurance.com/forms).

## Extending coverage for a disabled dependent

If an employee has our Dependent Life coverage and has a disabled 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 Disabled Dependent form (AICK 21) must be submitted and reviewed before extended coverage is confirmed.

## 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 may be required to pay any fees charged to gather their medical reports or for an exam.

## Beneficiary information

Naming a minor child as a beneficiary may delay payment of the life proceeds. In most cases, when a beneficiary is a minor child, a conservator or guardian must be appointed by the court for the child. That person, then, may receive the life proceeds on the child's behalf.

The primary beneficiary is the person(s) who will receive the death benefit on the insured's death. The contingent beneficiary will receive the death benefit only if the primary beneficiary is deceased.

If someone does not have a person to name as a beneficiary, they can name a

charity, church, humane society, etc.

A good time to review your beneficiary designation is when you have a life event occur, such as marriage, divorce or birth of a child. Completing a Beneficiary Change Form only takes a few seconds, and you'll ensure your proceeds go to the proper designee.

## Meet our new employees



Daniela Ramirez, underwriter



Lisa Story, underwriter



Jenifer Rhodes-Torkelson,  
claims specialist

Our underwriters evaluate risk to generate competitive benefits and rates to our existing and prospective employer groups.

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.