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### 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 six 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.



### Helpful tip:

Take the time to read some of the older newsletters on the website for valuable information. All of our current forms are available on our website.

## Offering Life Insurance to Employees

We want to clarify an important aspect of our benefits administration: It is crucial for all employees who meet the minimum hour requirements and are classified as permanent full-time employees to be offered life insurance coverage, regardless of their enrollment in the health insurance plan.

Here are key points to remember:

### 1. Separate Guidelines for Health and Life Insurance.

Health insurance and life insurance have distinct eligibility and enrollment guidelines. An employee's decision to enroll in health insurance does not impact their eligibility for life insurance. Even if an employee chooses to remain on a parent's health plan, they are still entitled to be offered life insurance if they work the required number of hours.

### 2. Mandatory Life Insurance Offer.

Employees who qualify for group coverage (either health or life) must be offered life insurance, regardless of their health insurance status. A younger employee on a parent's plan should still receive an offer for life insurance if they meet the criteria.

### 3. Non-Contributory Coverage.

If the life insurance is non-contributory (meaning the group pays the premiums), it's crucial to enroll all eligible employees. Since the group covers the costs, everyone qualified should have the chance to receive this benefit.

We've noticed some employees who didn't enroll in group health insurance were missed for life insurance offers. To avoid this, please ensure all eligible employees are offered both health and life insurance according to the guidelines.

## Beneficiary information

Keeping your beneficiary designations up to date is vital for ensuring your life insurance benefits go to the right people. Naming a minor child as a beneficiary can slow down payments because a court will need to appoint a guardian to manage the funds, which complicates things.

It's also important to update your designations after major life changes, like getting married, divorced, or having a child. If you forget to update them—like naming an ex-spouse—you could accidentally give benefits to someone you didn't intend to, which can create problems for your family.

If you don't have a specific person in mind, you can name a charity or organization as a beneficiary.

We recommend reviewing your beneficiary designations every year to keep them accurate. Updating them is quick and easy;

just fill out a Beneficiary Change Form available in the forms section on our website. This small step can help avoid issues and make sure your wishes are followed.



## Distribution of Certificate Coverage

We would like to remind you of an important requirement concerning the distribution of Certificates of Coverage. According to Kansas Statute, it is mandatory for us to provide a Certificate of Coverage along with the enrollment form for each employee. This document is crucial as it details the employee's insurance coverage and serves as an important record for their files.

We send these Certificates of Coverage directly to your group for distribution and we kindly request that you ensure these documents are distributed to all employees as soon as they are received.

It is essential for employees to have their Certificate of Coverage for their records. This document confirms their enrollment and provides them

with essential information about their insurance coverage. Proper distribution helps in maintaining transparency and ensures that employees are informed about their benefits. Your attention to this matter is appreciated and helps us comply with statutory requirements while keeping employees well-informed about their coverage.