

# AdvanceNotice

Winter 2025

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### 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.



### 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](#).

## Who to contact for what

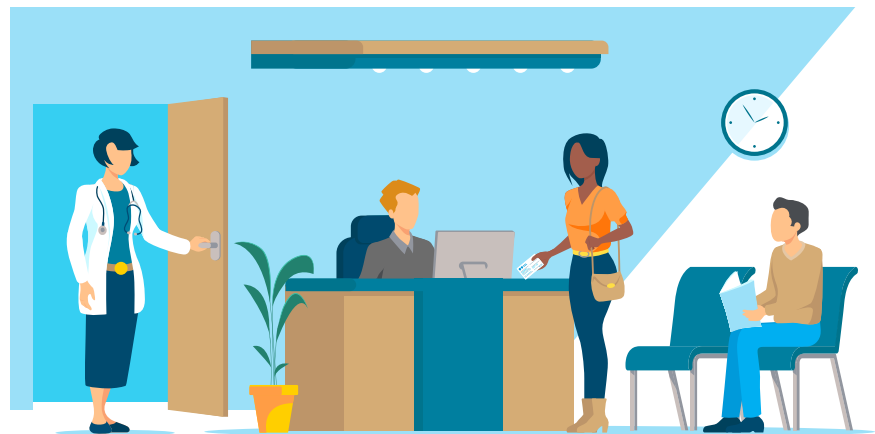
Forms can be printed from our website at [www.advanceinsurance.com/forms](http://www.advanceinsurance.com/forms) or requested from your AICK Policyholder Representative by calling 1-800-530-5989.

For more details on enrollment, eligibility, beneficiaries, claims, FAQs, and other important information, please refer to the [AICK Group Administrator Manual](#) located on our website.

Enrollment forms, change forms, or claim forms can be sent securely by:

AICK Fax Number – (785) 290-0727

Email – [csc-advance@advanceinsurance.com](mailto:csc-advance@advanceinsurance.com)



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.

## Reduction of benefits due to age reduction schedule

Your policy reduction schedule was identified during the proposal process, **please see your policy for your specific reduction schedule.** Our standard reduction schedule is as follows:

- Age 65: Coverage reduced by 35%
- Age 70: Coverage reduced by an additional 25% of the original amount of insurance
- Age 75: Coverage reduced by an additional 15% of the original amount of insurance

Coverage will terminate when the insured retires or becomes ineligible for the coverage, whichever occurs first.

Please note that as the benefits reduce, the premiums will also reduce.



## Waiving CIWP, how to calculate the CIWP (Company Imposed Waiting Period)

A company-imposed waiting period is a set number of consecutive days or months a person must be employed before they may participate in your employer's benefit program(s). During the waiting period, the employee and any covered dependents are not eligible for benefits under the life and/or disability insurance program(s).

**Waiving the waiting period:**  
If an employer wants to waive the group's waiting period for a new hire, they must:

- Put the request in writing on corporate stationery. It must be signed by either a corporate officer or the group leader; and
- The correspondence requesting the waiting period be waived must be received with the enrollment form within 63 days of becoming eligible for coverage.

The request to waive the waiting period will be reviewed by AICK. If accepted, we will add the new employee to your billing with an effective date reflecting the entire

waiting period was removed (we will not waive only part of the waiting period — it must be all or none). If we do not accept the request to waive the waiting period, we will contact you.

We will not accept a request to waive the waiting period that is not accompanied by the employee's enrollment form (no telephone requests or retroactive requests once the enrollment form has already been received and processed by AICK) or requests not received within 63 days of eligibility.