Enrollment, changes, and terminations checklist for Self Bill Groups

We've created this tool to help you navigate enrollment activities and effectively manage your life and disability plan. If you have questions, please contact your Specialty Account Service Manager.

Initial & Rehire Enrollment

Add New Hire

- ☐ Retain the employee's request in your plan files
- ☐ Collect and retain beneficiary designation for your files.
- ☐ Adjust number of lives and benefit volume on your self bill worksheet.
- ☐ Identify if employee has elected over guaranteed issue amount (see EOI manual)
  - Submit Evidence of Insurability (EOI) census to Medical Evidence Underwriting (MEU) team
  - Ensure employee charged premium is only up to GI until EOI is approved
- ☐ Alert employee that if electing over guaranteed issue: We will send EOI form which must be completed and returned to us within 2 weeks.
- ☐ Monitor EOI status report.
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium
  - If not approved, no adjustments to current premium needed

Add Late Entrant

- ☐ Retain the employee's request in your plan files.
- ☐ Collect and retain beneficiary designation for your files
- ☐ Submit EOI census to the us MEU team:
  - Late entrants **must** go through EOI
  - Life and Disability does not offer annual open enrollment, if elections are requested during a company annual open enrollment this request is considered a late entrant and must go through EOI
  - AD&D is not underwritten separately from life insurance. If life insurance is approved, the corresponding AD&D is also approved.
  - EOI is not required for VSTD with pre-existing clause, as long as the coverage amount does not exceed the guaranteed issue amount
  - See EOI Manual for additional details
- ☐ Deduct premium for products that do not require EOI
  - Late entrant enrollment elections should not be reflected on your self-bill worksheet until employee has been approved for coverage from EOI review.
- ☐ Alert employee that us will send EOI form. The EOI form must be completed and returned to us within 2 weeks.
- ☐ Monitor EOI status report:
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium
  - If not approved, no adjustments to current premium needed

Rehire of employee

If rehired within one year, member is to be enrolled with all prior

- ☐ Retain the employee's request in your plan files
- ☐ Collect and retain beneficiary designation for your files
- ☐ Adjust number of lives and benefit volume on your self-bill worksheet
- ☐ Identify if employee has elected over guaranteed issue amount (see EOI manual)
  - Submit EOI census to us using the email address listed in the EOI Manual
  - Ensure employee charged premium is only up to GI until EOI is approved
- ☐ Monitor EOI status report:
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium

coverages without requiring EOI. Increases require EOI even if they are less than the GI amount.		○ If not approved, no adjustments to current premium needed ☐ Alert employee that us will send EOI form. The EOI form must be completed and returned to us within 2 weeks.

Employee Changes & Maintenance

Name or Demographic Changes

- ☐ Retain the employee's change(s) in your plan files

Changing salary (Salary based Life benefit)

- ☐ Retain the employee's request in your plan files
- ☐ Identify if employee has elected any voluntary products that will exceed the guaranteed issue amount for the first time as a result of the salary increase, or exceed $500,000 for basic life or $750,000 for optional, supplemental or voluntary life (see EOI manual)
  - Submit EOI census to us using the email address listed in the EOI Manual
  - Ensure employee charged premium is only up to GI until EOI is approved
- ☐ Monitor EOI status report:
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium
  - If not approved, no adjustments to current premium needed
- ☐ Adjust payroll deductions accordingly
- ☐ Adjust benefit volume on your self-bill worksheet

Changing class

- ☐ Retain the employee's request in your plan files
  - If applicable, with the class change notification, confirm any benefit changes (no longer qualify for employer-paid benefits, election of voluntary benefits, e.g.)
- ☐ Identify if employee has elected any voluntary products over guaranteed issue amount (review EOI Manual)
  - Submit EOI census to us using the email address listed in the EOI Manual
    - Ensure employee charged premium is only up to GI until EOI is approved
    - Alert employee that us will send EOI form. The EOI form must be completed and returned to us within 2 weeks
- ☐ Monitor EOI status report:
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium
  - If not approved, no adjustments to current premium needed
- ☐ Adjust payroll deductions accordingly
- ☐ Adjust number of lives and benefit volume on your self-bill worksheet

Changing a beneficiary

- ☐ Collect beneficiary designation from employee and retain for your files
  - Beneficiary designation is **only** required by us at time of claim
  - For Dependent Life Insurance, the employee is automatically the beneficiary of the dependent. Dependents do not name a separate beneficiary.

Change in Family Status

Employees must apply within 31 days of the change in family status.

List of qualifying events – see your certificate(s) for additional qualifying events your plan may include:

- Marriage or domestic partnership*
- Divorce or termination of a domestic partnership
- Death of a spouse
- Birth, adoption, legal guardianship of a child*
- Death of a child or child's 26th birthday
- Spouse left employment and lost group life insurance

* Marriage or birth/adoption of child qualify for guaranteed issue amounts without underwriting, as long as the application is submitted to us within 31 days of the marriage or birth/adoption.

Add Dependent

- ☐ Retain the employee's request in your plan files
  - Please note: If the application is received more than 31 days after Change in Family Status, the employee, spouse and/or dependents need to submit EOI
- ☐ Collect and retain beneficiary designation if changes applied
- ☐ Identify if dependent has elected over guaranteed issue amount (see EOI Manual) or the application was received more than 31 days after the change in status, and submit EOI
  - Submit EOI census to us using the email address listed in the EOI manual
  - Ensure employee charged premium is only up to GI until EOI is approved
  - Alert employee that we will send EOI form. The EOI form must be completed and returned to us within 2 weeks.
- ☐ Monitor EOI status report:
  - If approved, using the effective date provided by MEU:
    - Adjust number of lives and benefit volume on your self-bill worksheet
    - Begin deducting employee premium
  - If not approved, no adjustments to current premium needed
- ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet

Divorce of employee

- ☐ Retain the employee's request in your plan files.
  - Note the effective date of benefit termination, reason for change (dropping benefits) and type of coverage being terminated
- ☐ Collect and retain beneficiary designation if changes applied
- ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet
- ☐ Provide employee with conversion and/or portability form for spouse to continue life coverage, if applicable.
- ☐ Adjust payroll deductions accordingly

Dropping or reducing coverage (allowed at any time)

- ☐ Retain the employee's request in your plan files.
  - Note the effective date of benefit termination, reason for change (dropping benefits) and type of coverage being terminated
- ☐ Collect and retain beneficiary designation if changes applied
- ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet
- ☐ Provide employee with conversion and/or portability form for dependent to continue life coverage, if applicable.
- ☐ Adjust payroll deductions accordingly

Death of Employee or Dependent

Death of employee	☐ Document date of death as termination date ☐ Provide dependent with conversion and/or portability form to continue life coverage, if applicable. ☐ Adjust payroll deductions accordingly ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet ☐ Send designated portion of life claim packet to beneficiary on file to complete ☐ File a claim, including the beneficiary designation documentation, on behalf of the beneficiary.
Death of spouse/ dependent	☐ Document date of death as termination date. ☐ Collect and retain beneficiary designation if changes applied ☐ Adjust payroll deductions accordingly ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet ☐ Send designated portion of life claim packet to employee to complete ☐ File a claim, including the beneficiary designation documentation, on behalf of the beneficiary.

Terminating coverage

Premium credit for retroactive terminations may be limited to a maximum of 90 days or less if claim has been paid

Terminating Employee and/or dependent(s) coverage	☐ Document termination date in your plan files ☐ Provide employee with conversion and/or portability form to continue life coverage, if applicable. ☐ Adjust payroll deductions accordingly ☐ Changes in number of lives and benefit volume should be reflected on your self-bill worksheet