



The Scoop
on
Group Products

Frequently Asked Questions

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I. Group Benefits offered

What Group Benefits are offered through IIANC Member Services?

We currently offer Group Dental through The Guardian with 2 plan options. We offer Group Life, Voluntary Group Life, Short Term Disability, Long Term Disability, Long Term Care (for Grandfathered Member Agencies only) and Supplemental Income Protection through UNUM.

Do you offer Group Medical insurance?

We no longer offer Group Medical through IIANC Member Services. We have a few Member Agencies that have active Group Medical policies in force and we will continue to service these policies.

Is the coverage offered through IIANC Member Services written under individual group policies or is it a Master Group Policy?

The benefits offered are written under a Master Group Policy with IIANC Member Services being the named insured.

II. Eligibility

Who is eligible for coverage?

- Benefits are available to IIANC Member Agencies only (dues must remain current)
- Full- time employees working 30 hours or more are eligible to enroll in group benefits.
- Employees who are enrolled in coverage can add their eligible dependents to Dental, Group Life, Voluntary Group Life and Long Term Care coverage only. Dependents are not eligible for Short or Long Term Disability.
- Employees whose hours have been reduced or are working less than 30 hours per week, seasonal, temporary or 1099 employees are not eligible.

What is the eligibility period?

The Eligibility Period is the period of time in which a new employee may enroll in a benefit up to a guaranteed amount without having to provide evidence of insurability. It is also referred to as the waiting period.

- There is a 30 day eligibility/ waiting period on the dental coverage, unless your agency has a Grandfathered plan. Grandfathered plans may have a longer waiting period.
- There is a 90 day eligibility period/waiting period on ALL UNUM products.

What if I miss the eligibility period?

If you miss the eligibility period the next opportunity to enroll in coverage is during the Open Enrollment Period.

- The Open Enrollment Period for Dental is March 1st through March 31st of each year with coverage changes becoming effective effect April 1st.
- The Open Enrollment Period for UNUM Group Products (Group Life, Voluntary Life, Short Term Disability, Long Term Disability, Long Term Care & Supplemental Income Protection) is October 1st through November 30th with changes becoming effective December 1st.

Important Note: All new hires and employees who have changed from part time to full time should be offered coverage and are required to complete an enrollment form whether electing coverage or not. Declinations should be indicated in the appropriate area of the application

III. Enrollment

Where do I find enrollment forms?

Enrollment forms can be found on the IIANC website under the Member Resources > Insurance for Your Agency > Employee Benefits. Enrollment forms are located under the benefit you are offering. [Click here](#). Dental enrollment forms must be completed and submitted within 30 days, unless your agency is

Grandfathered; then they must be completed and submitted within the waiting period.

- UNUM enrollment forms must be completed and submitted within 90 days (Group Life, Voluntary Life, STD, LTD, LTC (Grandfathered agencies) and SIP). All employees need to complete and sign an enrollment form, whether they accept or decline coverage. (The declination should be indicated in the appropriate area of the application.)

Where do I get rates?

- Dental rates are indicated at the bottom of page 2 of the dental enrollment form.
- Short Term and Long Term Disability are located on the enrollment forms.
- Group Life and Voluntary Life rates are located on the IIANC website. [Click here](#)

Where do I send new enrollment forms or change requests?

Enrollment forms and change requests must be submitted in a timely manner and should be sent using the Sharefile link or faxed to Cathy Hurley at 919-573-9390. To avoid delay in processing, please be sure entire form is completed, signed and dated prior to submission.

How do I get the Sharefile link to upload an enrollment form?

The Sharefile link is located on the IIANC website under Member Resources > Insurance for your Agency > Employee Benefits”. Click on the Sharefile link to upload your enrollment form. [Click here](#)

When does coverage go into effect?

- Guardian Dental coverage is effective the first of the month following 30 days from date of hire. Grandfathered plans may have a different waiting period; thus coverage is effective the first of the month following the group waiting period.
- UNUM Group Life, Voluntary Life, STD, LTD and LTC are effective the first of the month following 90 days from date of hire.

IV. Group Life & Voluntary Life Insurance

How do I apply for more life insurance than the guaranteed benefit offered?

Complete an enrollment form and indicate the amount of life insurance for which you are applying. You will also need to complete an Evidence of Insurability form. If enrolling during the eligibility period, you will automatically be approved up to the guaranteed issue amount, but amounts requested in excess of the guaranteed limit will be sent to UNUM for underwriting approval.

When can I increase my life insurance?

An employee can only request an increase in their benefit during the Open Enrollment Period. A new enrollment form and a completed Evidence of Insurability form are required. The enrollment form and Evidence of Insurability should be sent to IIANC, as it requires underwriting approval.

When can I add my spouse or dependent child or children to my coverage?

An employee can only enroll a dependent Spouse and/or a Child(ren) during one of the following:

- Initial Enrollment Period
- Open Enrollment Period- A new enrollment form is required along with a completed Evidence of Insurability form. Requests must be sent to IIANC Member Services, as requests require underwriting approval from UNUM. Coverage is not guaranteed.
- Within 30 days of a qualifying life event (marriage, birth of child, adoption)

What is the rate if I add a dependent child or children to my life insurance?

The rate for adding a dependent child or children to the Group Life or Voluntary Life is the child rate indicated on the rate chart. The rate is multiplied by the benefit amount for which you're applying. The rate is only charged once whether you have one or more than one child. Each child is covered up to the benefit amount elected.

How long can my dependent children stay on my life insurance?

Dependent children are eligible for coverage up to age 19 or age 26 if a full time student. If a child no longer meets eligibility, please send a request to Cathy Hurley at churley@iianc.com and request that the child be removed from coverage. Failure to advise will not ensure benefits. Age limitations still apply.

What form do I use to update my Beneficiary information?

A UNUM Change request form or a Beneficiary Designation form which are located on the IIANC website.

I have an employee that has been terminated. Can the employee continue their coverage?

UNUM Group Life and Voluntary Life can be continued on an individual basis. The Group Life coverage can be continued at the same benefit and rate. The Voluntary Group Life coverage can be continued at the same benefit, but Portability rates apply. Once IIANC Member Services has been notified of an employee's termination, we will email or mail Portability Election forms to the employee with the offer to continue their coverage on an individual basis. A terminated employee only has 31 days to elect and return their portability election forms to UNUM. It's **imperative** we are notified as soon as an employee is terminated and that you include the employee's most current home address and email address with your request. Please note: A terminated employee cannot continue coverage on a family member unless they are electing continuation of coverage as well.

V. Short Term & Long Term Disability

How do I update salaries for employees?

Please send an email request to update salaries to Cathy Hurley at churley@iianc.com . Please indicate effective date for salary changes to become effective.

Can a terminated employee continue their Short Term or Long Term Disability after leaving employment?

Short Term and Long Term Disability is not a portable coverage and cannot be continued once the employee leaves employment.

Where do I get a claim form if an employee is going to be out with a short term disability claim?

Please contact Cathy Hurley @ churley@iianc.com advising name of employee and to request a claim form.

VI. Long Term Care

When can an employee increase their benefit or add their spouse?

Increasing the benefit or adding a dependent can only be requested during one of the following:

- The Initial Enrollment Period - Within 90 days of hire date.
- The Open Enrollment Period - A new enrollment form is required along with a completed Evidence of Insurability form. Requests must be sent to IIANC Member Services, as requests require underwriting approval from UNUM. Coverage is not guaranteed.
- Within 30 days of a qualifying life event (marriage, birth of child, adoption)

Your website shows you write Long Term Care coverage, but I thought it is no longer available under this program. Can I enroll?

UNUM is no longer writing new business for Long Term Care. Long Term Care coverage is only available to those Member Agencies currently enrolled in coverage.

VII. Dental Insurance

What is the waiting period on the dental coverage?

There is a 30 day waiting period on the dental coverage, unless your agency has a Grandfathered plan. Grandfathered plans may have a different waiting period.

When can an employee add their Spouse or dependent child(ren) to coverage?

An employee can only enroll a dependent Spouse and/or a Child(ren) during one of the following without penalty:

- Initial Enrollment Period
- Open Enrollment period – The Open Enrollment Period is March 1st through March 31st of each year
- Within 30 days of a qualifying life event such as loss of other coverage, marriage, birth of a child or adoption.

Dependents can be added at any time. However, if enrolling other than during initial enrollment, open enrollment or due to a qualifying event, **a penalty of waiting periods will apply.**

My employee needs a duplicate Dental ID card. How can they obtain a copy of their ID card?

Dental ID cards can be obtained on the Guardian website at www.guardiananytime.com . The employee will need to log into their account or register for an account online. The site will ask for the member ID. The employee's member ID is their social security number. The site will also ask for the Group Number which is **412426**. Once you've logged into the site, you will see the option to print an ID card

How long can a dependent child remain on my group dental coverage?

Dependent children are eligible for coverage up to age 20 or age 26 if a full time student. If a dependent is 20 years old or older and is a full time student, a Dependent Eligibility Certification form must be completed and submitted to the Guardian. The employee can complete this information on the Guardian website at www.guardiananytime.com by logging into their online account or by completing a paper copy of the eligibility form. The Guardian typically mails these to the member when eligibility of a dependent is in question. A paper copy of the form is located on the IIANC website under Dental Insurance.

When can I change my plan option on the dental coverage?

You can only change your plan option during the Open Enrollment Period. The Open Enrollment period runs from March 1st to March 31st of each year, with changes becoming effective April 1st.

Can a terminated employee continue their dental coverage?

Cobra continuation **is** available to terminated employees at the same coverage and rate. Once IIANC Member Services has been notified of an employee's termination, we will send the employee an offer for Cobra continuation. Time limitations require us to send continuation of coverage notification immediately, as the terminated employee only has 61 days from their termination date to elect Cobra. When sending your request for termination, please include last day of employment and include the employee's most current home address and email address.

VIII. Terminations

What do I need to do if an employee's employment is terminated?

You must notify Cathy Hurley at churley@iianc.com in writing of terminations along with the following:

- Employee to be terminated
- Last day worked
- Most current home address and email address

* Please send termination requests as soon as possible, as there is a 31 day window for the employee to elect continuation of coverage on certain coverage's. IIANC Member Services must have ample time to provide Portability Election forms to the terminated employee.

What do I need to do if an employee decides they want to cancel their coverage?

- To cancel Guardian Dental coverage, an employee must complete the "Drop Coverage" section of a Guardian enrollment/change request form. Forms need to be sent to Cathy Hurley at churley@iianc.com using the Sharefile link.
- To cancel a UNUM benefit, an employee must complete, sign and date a UNUM change request form. A UNUM change request form is located on the IIANC website. Submit completed forms to Cathy Hurley at churley@iianc.com

What benefits can a terminated employee continue after leaving employment?

Group Dental, Group Life, Voluntary Life, Supplemental Income Protection and Long Term Care coverages are portable benefits and can be continued on an individual basis.

NOTE: Short Term and Long Term Disability are not portable coverages.

IX. General questions

Do I deduct an employee's premiums pre-tax or after-tax?

Dental and Group Medical premiums can be deducted pre-tax. Life or disability premiums should be deducted after-tax, so the benefit is not taxed

I have an employee that needs to change their address or name, what form do I use?

- Employees can make a name change or update their address on their Guardian Dental policy by logging into their online account with the Guardian at www.guardiananytime.com. They can also complete a Guardian enrollment/change request form. [Click here for form.](#) Please send completed forms to Cathy Hurley at churley@iianc.com.
- To change an employee's address or name on a UNUM policy, complete a UNUM change request form. Forms are located on the IIANC website. Completed forms should be submitted to IIANC Member Services using the Sharefile link or faxing to Cathy Hurley at 919-573-9390.

What do I need to do if an employee's hours are reduced and they are no longer working a minimum of 30 hours a week?

An employee must work a minimum of 30 hours per week to be eligible for benefits. If an employee's hours have been reduced and they are working less than 30 hours per week, they no longer meet eligibility requirements and coverage should be terminated. Please send an email to Cathy Hurley at churley@iianc.com to request termination. Please include the date your employee went from full-time to part-time hours and if the employee is enrolled in Group Life, Voluntary Life, LTC or Dental coverage. Please also provide the employee's home address and email address, so a Continuation of coverage offer can be sent to the employee if it applies.

Can we enroll in Supplemental Income Protection coverage through Member Services?

Supplemental Income Protection is an available benefit. Applications are underwritten by UNUM on an individual basis and are subject to underwriting approval. There is no guarantee offer under this benefit. Applications are available on the IIANC website. [Click here to obtain an application.](#)

X. Billing and Payments

When is our payment due on our Group Products Invoice?

Payments are due by the first of the month. Invoices are sent to you via email, on or after the 12th of each month with payment being due by the first of the following month.

Can I pay my Group Products bill with a Credit Card or can I set my payments up on bank draft?

We are not set up for bank draft or to credit card payments. You can set up a bill pay with your bank so payments are sent to us on a regular basis, otherwise please send an agency check.

I terminated an employee. Why are they still on my bill?

If a terminated employee is on your Group Products Invoice, it's most likely because the invoice was generated prior to your request being processed. If your request is received after invoices have processed, an adjustment will show on your invoice for the following month. Adjustments will be applied to the following months invoice for the specific line of business.

I added an employee for Long Term Care. Why aren't they on my bill yet?

Although the base plan for Long Term Care coverage is guaranteed, we are required to send enrollment forms to UNUM to process. Once UNUM processes an employee's enrollment form a Confirmation of Benefits is generated. We do not invoice for LTC premiums until the Confirmation of Benefits is received.

XI. Group Products Contact

Who do I contact if I have questions about Group Products?

Cathy Hurley is the Group Benefits Account Executive for IIANC Member Services. Her contact information is as follows:

Cathy Hurley

Direct Line: 919-863-6524

Toll Free Number: 888-275-8910

Fax Number: 919-573-9390

P.O. Box 1165, Cary, NC 27512

We appreciate your membership and continued support of the IIANC. We know there are always going to be circumstances or questions that come up that you need assistance on. Please don't hesitate to contact Cathy for guidance or answers to your questions. For your convenience a copy of the FAQ will be available on the website. Thank you!!!