

# Frequently Asked Questions

## Minnesota Life Insurance Company – Effective July 1, 2013

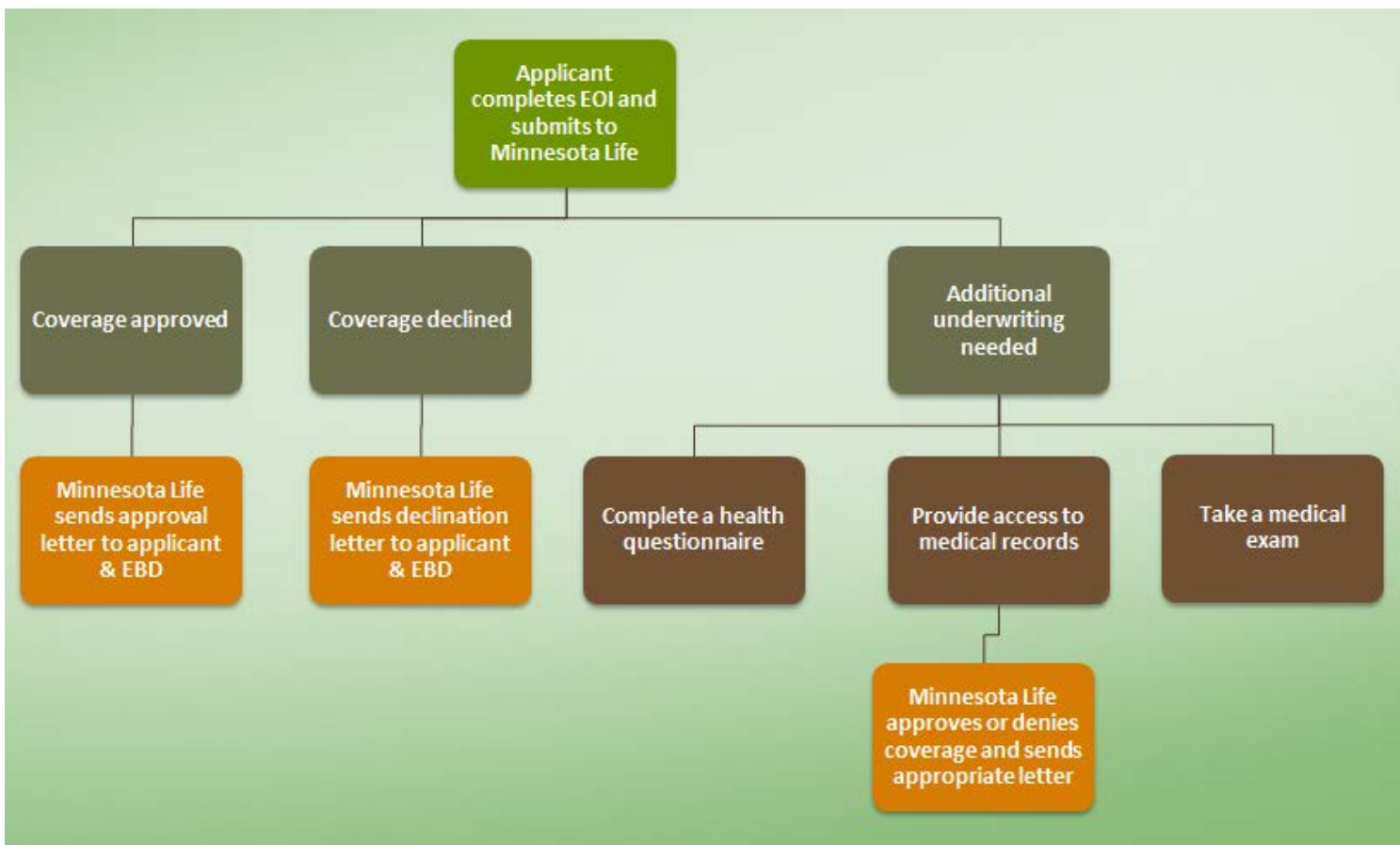
### Medical Underwriting/Evidence of Insurability Process

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#### Q) How will EOI work with Minnesota Life?

- If EOI is needed, employees will be contacted directly by Minnesota Life.
- Minnesota Life will contact employees by mailing them their Medical Underwriting Welcome Kit. This kit includes login information for completing the medical questions online at [www.LifeBenefits.com/Maryland](http://www.LifeBenefits.com/Maryland) OR employees have the option to complete the paper form provided and mail directly back to Minnesota Life. If they have any questions, they can call our Medical Underwriting Department at the phone number provided in their packet.
- Approval or denial confirmation will be sent to both the employee and Employee Benefits Division (EBD). If an employee is denied, they will also be told the reason for the denial. The EBD will not be provided with the details of the denial.
- The EBD will receive a weekly decision file and will process approved coverage according to their current EOI processing rules.

#### Q) What is the process like for EOI?



## Medical Underwriting/Evidence of Insurability Process (continued)

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### Q) Which form should I be using, and when?

- You will only be using the MetLife Statement of Health forms outside of annual enrollment, until May 26, 2013.
- During Annual Enrollment if an employee applies for coverage requiring EOI, they will be mailed the Medical Underwriting Welcome Kit from Minnesota Life. These kits will begin mailing June 6<sup>th</sup>.
- Beginning May 27, 2014 all EOI requests will be submitted to Minnesota Life for coverage effective 7/1/2013. This will be an automated process, which means, Minnesota Life will be reaching out directly to employees who need to go through medical underwriting.

### Q) When can employees expect to hear from Minnesota Life regarding EOI?

- Minnesota Life will receive the first file on Tuesday, June 4<sup>th</sup> and EOI packets will be mailed beginning Thursday, June 6<sup>th</sup>.
- If any calls are received by the ABC's between May 26<sup>th</sup> and June 4<sup>th</sup>, they should confirm with the employees that their packets will be mailed the week of June 4<sup>th</sup> directly to their home.

### Q) When does coverage become effective?

Coverage requiring EOI will become effective on 7/1/2013 or on the date it is approved, whichever comes later.

## Beneficiary Designations

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### Q) When should I use Minnesota Life's Beneficiary Designation Form?

Any beneficiary designations made on Minnesota Life's Beneficiary Designation form will not become effective until July 1, 2013. Do not use this form with employees until July 1, 2013.

### Q) What if an employee wants to change their beneficiary before July 1, 2013?

Use the MetLife Beneficiary Designation Form.

### Q) What is going to happen to beneficiary designations in regards to the carrier change?

Beneficiary Designations on file with MetLife are going to transfer over to Minnesota Life. Once the designations are loaded into Minnesota Life's system, confirmation letters will be sent out to each employee. The confirmation letter will state the beneficiary on-file with Minnesota Life. If the employee wishes to make changes, they can either go online or use the paper form. The confirmation letter will provide login information, if the employee wishes to go online.

## Life Insurance Materials

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### **Q) I am hosting a benefits fair, but haven't received any materials yet?**

A) Your representative will be bringing materials with them the day of the fair. If you are interested in having any leftover materials, let your on-site representative know, and they can leave some of their leftover supplies.

### **Q) I am not hosting a benefit fair, but will still need enrollment-focused materials?**

A) Contact *BOTH* Caryn Weingartner and Astyn Kramer via email.

[caryn.weingartner@securian.com](mailto:caryn.weingartner@securian.com)

[astyn.kramer@securian.com](mailto:astyn.kramer@securian.com)

- In your request, provide the following:
  - Shipping Direction (street address is required – NO PO Boxes)
  - Quantity
  - Date needed by

### **Q) I just need materials for the year and for new hires, but haven't received those yet?**

A) We are still finalizing items at Minnesota Life, and will be sending out supplemental materials closer to July 1, 2013.

### **Q) Will I get a certificate of insurance?**

A) Employees will receive a certificate of the life insurance plan closer to July 1, 2013.