

**FAQ Date: April 23<sup>rd</sup> 2018**

Question:	ED Response:
Is there a time of the year to make changes or can be done anytime the year?	Changes are typically made once a year at the plan anniversary date with the exception of new hires and family status changes.
Pre-tax vs. Post tax impact on your choice disability benefits? (employee)	Pre-Tax premiums will result in taxable benefits. Post-tax premiums will result in tax free benefits. For the Your Choice plans, they are written to be paid with post tax dollars in order to receive the tax free benefit that is chosen.
Question about The Standard Participation Agreement that an employer in the Pool signs with the Pool. The Agreement has a question about FICA Match with No or Yes with an effective date?	The FICA match question will be removed from the Participation Agreement as it does not apply.
Who determines disability eligibility (i.e. Flu vs broken leg)	A claims analyst is assigned to each claim. Decisions are based on the information received from the treating physician(s).
Is there an age for orthodontia coverage	We have options for Child Only or Adult & Child Ortho. If Child Only, it will be to age 19.
What PPO is used?	Ameritas Network
Is the Life Benefit Portable? Convertible?	The Life Insurance Policy includes a Portability and Conversion Option.
What is the Guarantee issue amount?	The Life Insurance is all Guarantee Issue at initial offering. Evidence of Insurability is required for late applications, any increases or changes in coverage, or for dependent coverage in excess of \$10,000.
Is the life Portable even if the Group drops the plan in later years? (If TML drops coverage with the Standard, is portability an option?)	If TML terminates their policy with The Standard, members have the option to Convert their coverage as long as they meet the minimum time insured of 5 years. They cannot Port coverage if TML terminates with The Standard.

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What is the guarantee issue for New Hires?	The Life Insurance is all Guarantee Issue at initial offering
Does the Portable Coverage become an individual policy that will not be affected by the Group Tering the Life in future year?	The Ported coverage does not become an individual policy. It will still be considered a Group Term Life policy. However, the coverage will stay inforce as long as they are paying premiums regardless if TML terminates their coverage with The Standard after they have ported coverage. The Ported coverages become part of a Trust Plan.
I understand that you have to be under Age 65 to select Portability. Up to what Age can I keep the Term Coverage? Age 90?	Once Ported, the Term Life Policy does not end as long as premiums are paid.