

**FAQ –  
Questions and answers to your life insurance with Minnesota Life.**

- 1. What should the agency rep do if MN does not have the correct insurance amount?**
  - a. The agency rep should provide MN Life the premium amounts currently deducted and the coverage amounts via fax to #651-665-4827 Attn: B2-4930. Please include, name/address, last four digits of ssn# and date of birth on the fax. Please make sure they provide the Attn: B2-4930. This is a mail station, which will direct the mail to the correct department.**
  - b. If the agency rep is not sure of the coverage amount, the employee should request proof of coverage from prior carrier. The proof of coverage should be faxed to # 651-665-4827, Attn: B2-4930 or mailed to: MN Life, 400 Robert St. N., St. Paul, MN 55101, Attn: B2-4930. Please include the attention information.**
- 2. What should an agency rep/employee do if an employee should have had coverage with prior carrier but does not?**
  - a. The agency rep should contact prior carrier and request coverage through year-end. The agency should also provide information to MN Life via fax #651-665-4827, Attn: B2-4930 or email us at “Lifebenefits.minnesotalife.com” so they can be set-up in MN system.**
- 3. What should the agency rep do if they have paper forms to send to MN Life?**
  - a. MN Life would prefer the employees go online to complete their forms however, if a paper form is received, please fax to #651-665-4827, Attn: B2-4930 or mail to: MN Life, 400 Robert St. N., St. Paul, MN 55101, Attn: B2-4930. Please include the attention information.**
- 4. What should the agency rep or employee do if they would like to terminate/cancel their supplemental or dependent coverage?**
  - a. If an employee would like to terminate their supplemental or dependent coverage, the employee should fax a written request, with their signature, to fax # 651-665-4827 Attn: B2-4930 or complete the change request form. On the written request, they can provide their name/address, last four digits of ssn#, date of birth, type of coverage and the amount that they would like to cancel. The employee may also go to the website and fill out the Change Request Form.**
- 5. What should the agency rep do with new hires?**
  - a. Any new hires from now until November 18, 2007, should apply for coverage through USABLE.**
  - b. Any new hires after November 18, 2007, should apply for coverage through MN Life on ARBenefits.org. If an employee applies for coverage via paper and not the website, the agency reps should provide supplemental and dependent coverage to MN Life. EBD is only providing basic coverage information to MN Life.**
- 6. What form should the employee use if they want to apply for coverage?**

- a. If an employee would like to apply for coverage with MN Life, they can go to the LifeBenefits (LB) website or complete the Enrollment form.
7. What forms are available for an employee and when should the forms be used?
- a. Enrollment form – Used for new hires. Can complete on-line via LifeBenefits (LB) website
  - b. Evidence of Insurability (EOI) form – Use when employees/spouses/dependent want to increase coverage
    - i. Filling out the EOI form is pretty explanatory. The “Total amount of insurance requested” field should be full amount of coverage being requested (current coverage + any additional coverage).
  - c. Change Request form – Use when coverage is to be terminated/cancelled
  - d. Beneficiary form – Use to designate employee beneficiary
    - i. When an employee designates a beneficiary, the designation will be for basic and supplemental coverage. Additional information provided with the form.
    - ii. Employee is automatically the beneficiary for their dependent coverage
8. If an employee has the Locked Optional group coverage and wants to increase/decrease coverage, what do they need to do?
- a. The employee should first designate their beneficiary on LifeBenefits (LB) website and then call MN customer service number and request to have their coverage moved out of the locked optional group. MN will move them to the correct group/class. The next day, the employee should go into the LifeBenefits (LB) website and make the changes. IF there is a problem please contact us, provide name, date of birth, and last four digits of ssn#.
9. How should the employee or agency rep handle incorrect addresses for Non-ASSIS and AASIS?
- a. All address changes should go to EBD or agency rep. MN Life will receive an export file weekly from EBD. As long as EBD’s system has the correct address, that is what will pass to MN Life. Please call or email us if you have any address issues.
10. How will the agency reps receive coverage changes from MN Life?
- a. MN Life will send each AASIS and Non -AASIS agency rep a coverage change report that will provide new coverage, cancelled coverage, etc. MN’s standard is to mail this report to each agency rep. If you would like this faxed to your location, please let us know. We provide this report prior to each payroll.
11. What do employees need to do if the spouse/dependent information is not correct?
- a. Demographic information was not provided to MN Life for spouse/dependent. Therefore, MN was not able to add name and date

of birth. The spouse's date of birth is the same as the employee's date of birth and the dependent's date of birth is a current date. MN Life wants to have the most accurate information for all dependents in our system. Therefore, please review the tip on the upper right hand corner of the Lifebenefits (LB) screen. You can email us at "Lifebenefits.minnesotalife.com" with your change request or send us the "Change Request Form."

12. If USAbles forms are used, is that a problem?
  - a. Yes, please use MN Life forms located in the LifeBenefits (LB) website.
13. What should an employee do if they cannot split their primary beneficiary between spouse and someone else?
  - a. On the Add/Change beneficiary screen in LifeBenefits (LB), the employee should click on the second button under; "You are married and:"
    - \* "Want to name the same beneficiaries, other than your spouse, for all the benefits you are eligible for." When they get to the beneficiary screen, select "other" as the relationship for their spouse, and complete the information.