

From: Karen Giles [karen.giles@meritain.com]
Sent: Thursday, November 29, 2012 9:47 AM
Subject: Egyptian Trust Optional Life Insurance -Open Enrollment for January 1, 2013



This email is being sent to all of the Superintendents, Board of Managers Members and Bookkeepers we have on file for the Egyptian Trust. If you received this email in error please forward to the appropriate party and contact Krista Gotto at the Metro East Service Office of Meritain Health to update the contact information.

Dear Participating Employer Group:

We are in receipt of a significant number of enrollment forms for the optional life insurance program. This email is intended to reiterate some of the requirements that appear to have not been followed and may require action on your part. Please review this information carefully.

As you may recall, one of the very important rules always and during this open enrollment period is that an employee may not enroll for more than **5 times the employee's annual salary up to a maximum of \$100,000**. In reviewing the enrollment forms we have found there is a large number of employees enrolling with \$100,000 and the majority of the forms are lacking the employees annual salary. **Until we have the employee's annual salaries we are unable to process the enrollments. Your immediate response will enable us to have the changes reflected on the January billing.**

We can handle this in one of two ways as follows:

1. Provide an excel file/report including all employees names, date of birth, social security number, annual salary and email it to Krista Gotto (krista.gotto@meritain.com)
2. You can review your optional life enrollment forms and send Krista Gotto an email or fax (888.525.2799) with the employees names, date of birth, social security number, annual salary for anyone who enrolled or increased their optional life insurance.

If you did not have any employees take advantage of the optional life open enrollment then please shoot Krista an email indicating such. That way she won't continue to contact you for your information.

Employees may not enroll for the basic life insurance during the optional life open enrollment period (unless they are a new hire). Employees must have already been enrolled in basic life in order to take advantage of the optional life insurance open enrollment. In addition, employees must be enrolled in the employee optional life in order to enroll for spouse or dependent child optional life. The spouse may be enrolled for up to 50% of the employee election with a guaranteed issue amount of up to \$37,500. Any amounts over \$100,000 for the employee or \$37,500 for the spouse are subject to medical underwriting and the Evidence of Insurability (EOI) must be completed.

As you, the bookkeeper or payroll manager will be required to handle the payroll deductions for the employee's it's important that you are sure your employees meet the requirements. Should you have any questions you may reach out to Jeff Piccolo at [402.361.2571](tel:402.361.2571) or Matt Jasa at [402.361.7691](tel:402.361.7691).

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