



Helpful Tips for Processing Life Plan Employee Changes

WEA Trust has designed this handout to help you administer life insurance benefits to employees. Some employee changes require the employee complete an Enrollment Form while others require that you complete a Transmittal Report. It's important to let us know within **30 days** of the change. We've created the chart below to show what forms, if any, you need to complete for each change. For information specific to the employer's life coverage and benefits, refer to the Group Insurance Agreement and Benefit Summary.

Event	Send Enrollment Form	Send Transmittal Report	Phone Call	Effective Date	Other Considerations
Address change		✓	✓	Immediate or date requested	Employer or employee may call WEA Trust at 800.279.4000 with the information.
Adding a Dependent (Adoption, Birth, Marriage, Legal Ward)	✓			Date of event or date placed for adoption	The employee may want to update their <u>life insurance beneficiary</u> . For legal wards, WEA Trust will need copies of court documents.
Beneficiary change					The employee must complete the <u>Life Insurance Beneficiary Designation Form</u> .
Death		✓		Date of death	Include next of kin contact information so that we may begin the life claim process.
Dependent child reaches age 25, marries, enters the military or is no longer a full-time student		✓	✓	Date of event	The employer or employee may call WEA Trust at 800.279.4000 with the information.
Disability		✓			Premium may waive after 9 months of disability. Employee must complete the Life Waiver of Premium Claimant Statement.
Divorce	✓	✓		Date of event	An <u>Enrollment Form</u> is needed if there is a name change. The employee may want to update their <u>life insurance beneficiary</u> .

Event	Send Enrollment Form	Send Transmittal Report	Phone Call	Effective Date	Other Considerations
Late applicant	✓			First of month following approval	Requires <u>Evidence of Insurability</u> and coverage is not in effect until we let you and the employee know the effective date of the new coverage.
Leave of absence		✓			The employee may be able to keep their life coverage for up to two years.
Marriage	✓			Date of event	The employee may want to update their <u>life insurance beneficiary</u> .
Name change	✓			Immediate	If the name change is due to marriage or divorce the employee may want to update their life insurance beneficiary.
Occupation change	✓	✓		Date of event	An <u>Enrollment Form</u> is needed if the employee is newly eligible for coverage.
Change in hours worked	✓	✓		Date of event	An <u>Enrollment Form</u> is needed if the employee is newly eligible for coverage.
Termination of employment (resignation, nonrenewal, or discharge)		✓		Date of event or end of month	
Retirement		✓		Date of event	The employee may be able to continue coverage in retirement if the Retiree Benefit - Prepaid or the Retiree Benefit - Pay - As - You - Go is listed as an Optional Benefit on the benefit summary.
Salary change		✓		Date of event	If the salary change applies to a group of employees contact WEA Trust at 800.279.4000 for the salary census template.
Request to decrease additional purchase or dependent life benefit	✓			First of month following date of request	
Request to increase additional purchase or dependent life benefit	✓			First of month following date of approval	The employee must also complete the WEA Trust <u>Evidence of Insurability Form</u> .