

## State and School Employees' Life Insurance Plan Enrollment

### *Enrolling in Life Insurance*

An eligible employee must either enroll in life insurance coverage or waive coverage when he begins covered employment. If the employee enrolls in the life insurance coverage, the effective date of coverage is his date of employment; however, a life insurance ***Enrollment/Change Request Form must be completed, signed, and sent to the employer within the first 31 days of employment.*** The employer is responsible for forwarding the completed form to Blue Cross & Blue Shield of MS (BCBSMS) for final processing.

### *Late Enrollees*

If an employee applies for life insurance after the first 31 days of employment or initially waives coverage when first eligible and subsequently elects to participate, he will be considered a “late enrollee” applicant. As a late enrollee, he will be required to complete an *Evidence of Insurability Statement* in addition to the life insurance *Enrollment/Change Request Form*. Forms are available from the employees' benefits office, or can be downloaded from the *Know Your Benefits* website. The employee must return the *Enrollment/Change Request Form* to his employer. The employee may submit the completed *Evidence of Insurability Statement* confidentially directly to Minnesota Life or return the form to his employer for submission. Minnesota Life will be responsible for evaluating the late enrollment request, along with any follow-up documentation they may request from the applicant, to determine if coverage will be approved. Upon completion of their review and determination process, Minnesota Life will notify the employee and the employer of their decision. Minnesota Life is the sole authority for evaluating late enrollment applications. If a late enrollee application is approved, the effective date of coverage will be the first of the month following or coincident with the date of Minnesota Life's approval.