

FREQUENTLY ASKED QUESTIONS -FSP GROUP INSURANCE BENEFITS

1. How do I access the Customer Service Portal?

To log on to the portal, go to www.ryan.seemyinsurance.com and click on register. Enter in your information and leave the social security field blank since it is not required. Enter your birthday using the format (00/00/0000} and the ID # is the 10 digit number sent to you with your policy certificate. This should prompt you to create a username and password. Once you have logged on, you can update your address, bank information, and update your income. You can also see your insurance plans, benefits, and monthly premiums. If you have any problems or you do not have your member ID#, call the Customer Service Center at: (866)-809-3899. Try using Chrome and if it gives error then try using Microsoft Edge. These platforms work the best and sometimes one better than the other.

2. How do I contact the Customer Service Department?

You can email or call the Customer Service Department regarding administration of your benefits, help with the Customer Service Portal, filing a claim, checking on the status of your application, or any premium issues. You can email them at: Ryan@FTJ.com. The dedicated phone number is: (866) 809-3899.

3. How do I update my annual earnings?

You should update your earnings annually. You will want to base your annual earnings on your prior calendar year earnings. So, if updating in 2021, you would use your 2020 earnings.

Use the chart to calculate your annual earnings:

www.fspdi.com/definition-of-income.html

Use the earnings from your current job, not a previous job. If employed less than 12 months or just starting a new firm, average your earnings for the months employed in our new position and average this out over 12 months. You can update your earnings the following calendar year.

4. How do I change my bank account information?

See #1 above. You can change your bank account information in the Customer Service Portal.

5. How do I calculate my benefit and premium?

Use the calculator in the STD, LTD, and Life pages from the website.

6. Are my employees eligible for these plans?

Yes, if you a member of the Association and your employees work 20+ hours per week, they are eligible for all benefits except the Business Overhead Expense Benefit.

7. Do all employees have to participate in the plans?

No. There is no participation requirement and one or all employees can enroll in the plans. Note, the member does not need to enroll in a coverage for the employee to be eligible.

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8. Can the employer/firm pay for the employee coverage?

Yes. Keep in mind that premiums must be paid with after tax dollars for benefits received not to be taxed. You should discuss with your payroll or accountant who handles your payroll how to administer this. In all cases the employees should pay the premiums from their bank accounts with after tax dollars. Most employers either gross up the employee's wages + applicable taxes or work out a reimbursement plan with the employee.

9. I have LTD and want to change from Plan A to Plan B. How do I do that?

If you have current LTD coverage and want to move to a different plan you must apply for that coverage. Go to the LTD link, click on the application link, and submit the application for the new plan. On the application it will ask you if you are an existing or new applicant, you will check existing. Your previous coverage will be cancelled, and you will be moved to the new plan. A new policy certificate will be mailed to you in 5-7 business days. Please note, that if your LTD benefit increases due to the change, a new pre-existing limitation will apply to the increase in benefit.

10. If I leave my current firm or employer, can I take my coverage with me?

Yes. You must remain in the eligible class. For members, this means being an active member of the Association and working 20+ hours per week in the financial services sector. For employees, this means working for a member of the association 20+ hours per week. So, if you leave a firm and go to a new firm, yes, the coverage can go with you. If you are an employee and your current employer is paying for the coverage, you would need to contact us to be sure we have the correct bank information to draft your premiums.

11. How do I increase the amount of my group term life insurance?

If you already have LIFE insurance and want to increase your coverage or your spouse coverage, you must apply. On the application it will ask if you have existing coverage or is this new. Click the existing button. You or your spouse will be subject to medical underwriting on the increase in coverage. You may increase your coverage up to \$500,000 and your spouse up to \$250,000. The level of spouse coverage cannot exceed 100% of the member coverage.

12. The application asks if I am an existing or new applicant?

If you currently have an existing coverage and are making changes, such as changing LTD plans or increasing your LIFE insurance coverage, you will check existing. If you are applying for a coverage, you do not currently, have you would check new.

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13. I am applying or have the association LTD plan but also have a group employer plan through my employer? Or you have an individual plan? How does that work?

If you already have a group employer LTD plan, you need to call us to discuss. Group disability plans will often offset any other group disability benefits received due to your disability. Give Ryan Insurance Strategy Consultants a call to discuss at: (800) 796-0909, ext. 101 or 107. If you have an individual disability plan, your group association LTD plan will not integrate or offset with that plan.

14. Should I cancel my Individual Disability Insurance policy for this one?

It is recommended that you keep your individual plan and use this as a supplemental disability insurance. Feel free to contact us to discuss this in greater detail.

15. Does the pre-existing limitation mentioned on the website apply to maternity claims?

Yes, maternity is treated as any other disabling medical condition and subject to the pre-existing limitation.

16. What is the eligibility for this coverage?

You must be a member or an employee of a member working at least 20 hrs./wk. in the financial services industry.

17. What do I use for my monthly earnings?

Visit the Definition of Earnings link on the website. This is in the STD or LTD page of the website.

18. How long must I be disabled to receive benefits?

7 days (Plan A) 29 days (Plan B) of Total or Partial disability for the Short-Term Disability plan.
90 days of Total or Partial disability for the Long-Term Disability plan.

19. Can I apply for coverage that is less than 60% of my earnings?

No. Due to the possible risk of anti-selection, and since MetLife has created a group premium structure for this plan, you are required to input your full average monthly income and generate the appropriate benefit and premium.