

# Frequently Asked Questions

## Product & Coverage Details

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| 1  | Can this be sold as a stand-alone product?                                       | While this product is designed as supplemental coverage, major medical insurance is not required.   |
| 2  | When can coverage become effective?  | Coverage begins as soon as the next day but must be within 60 days of application.  |
| 3  | Can clients self-enroll on your platform?  | Yes. Self-enrollment is available through your personalized URL.  |
| 4  | Are there underwriting (UW) questions?   | No. The products are all guarantee issue there are no underwriting questions or rate ups.   |
| 5  | Can small groups be set up on your platform?                                     | Yes. You can create groups, manage enrollment periods and set up group billing.   |
| 6  | Can self-employed individuals purchase disability insurance?                     | Yes. Self-employed individuals qualify as long as they are gainfully employed, meaning they work for gain or reward in any business, trade, profession, vocation, calling, occupation, or employment.   |
| 7  | Until what age can dependents remain on the plan?                                | Dependents are eligible for coverage up to age 26.  |
| 8  | Is there a pre-existing condition limitation for Critical Illness (CI) coverage? | Yes. CI benefits are payable only upon the first-ever diagnosis or covered event.   |
| 9  | What is the maximum age for purchasing and keeping these plans?                  | <ul style="list-style-type: none"><li>• You can purchase a plan up to age 72.</li><li>• CI coverage can be kept until age 79.</li><li>• Accident coverage can be kept until age 85.</li></ul>   |
| 10 | What does the "recurrence benefit" on CI mean?                                   | <p>If a covered person experiences a recurrence of certain conditions (invasive cancer, cancer in situ, heart attack, stroke, or coronary artery bypass), a percentage of the initial benefit will be paid based on the time elapsed since the last occurrence:</p> <ul style="list-style-type: none"><li>• <b>Less than 13 months:</b> 10%</li><li>• <b>13 to 24 months:</b> 20%</li><li>• <b>25 to 36 months:</b> 30%</li><li>• <b>37 to 48 months:</b> 40%</li><li>• <b>49 months or more:</b> 50%</li></ul> |



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The logo for flex benefits, featuring the word "flex" in green and "benefits" in blue, with a stylized green square icon above the "x".

## Billing, Claims & Account Access

- 1 Who should clients contact for billing, claims, and general member support?

Clients should contact our benefit administrator at:

  - Phone: 866-792-7050
  - Email: [LoomisCustomerCare@loomisco.com](mailto:LoomisCustomerCare@loomisco.com)

Remember to Include the client's name and policy/member ID. Group ID: FBEN)
- 2 Where can I find my client's policy/member ID?

The policy/member ID is provided in the client's welcome letter.
- 3 How can my client update their billing information (Credit Card or ACH)?

The easiest way to update billing details is to call or email Loomis Customer Service.
- 4 Can my client log in to view their account?

Yes, clients can log in at [flexbenefits.loomislive.com](https://flexbenefits.loomislive.com). If it's their first visit, they should self-register using their Group ID (FBEN) and Member ID from the welcome letter.
- 5 How does a client access their policy and file claims online?

Yes, clients can log in at [flexbenefits.loomislive.com](https://flexbenefits.loomislive.com). If it's their first visit, they should self-register using their Group ID (FBEN) and Member ID from the welcome letter.

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Flex Accident and Flex Critical Illness are insurance products underwritten by Companion Life Insurance Company. The products do not provide qualified health benefits which meet the government's requirements for minimum essential coverage.