

## Frequently Asked Questions Group LTD, STD and Vision/Dental

### **1. How do I access the Customer Service Portal?**

To log on to the portal, go to [www.ryan.seemyinsurance.com](http://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](mailto: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: [Definition Of Monthly Income](#)

Use the earnings from your current job, not a previous job. If employed less than 12 months average your earnings for the months employed in your 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. Can the employer 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.

### **7. If I leave my current employer can I take my coverage with me?**

Yes. You must remain in the eligible class. For members, this means being an active Fellow member of the Association and working 24+ hours per week in the medical services sector.

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**8. 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 you will check existing. If you are applying for a coverage you do not currently have you would check new.

**9. 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.

**10. 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.

**11. 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.

**12. What is the eligibility for this coverage?**

You must be a Fellow member or an employee of a member working at least 24 hrs./wk. in the medical services industry.

**13. You must be a Fellow Member of AAPA working at least 24 hrs./wk. in the medical services industry.**

**14. 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.

**15. How long must I be disabled to receive benefits?**

14 days of Total or Partial disability for the Short-Term Disability plan.  
90 days of Total or Partial disability for the Long-Term Disability plan.

**16. 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.