

## FAQ for MA Open Enrollment

**When can I sign up for voluntary life insurance, short-term disability, DUO accident and/or legal insurance?** You may enroll in each of the four insurance types within 90 days of new membership or during an annual open enrollment period in October. If submitting enrollment forms during an annual open enrollment period, the forms must be received by Membership Advantages no later than October 31.

**Where can I access enrollment forms?** Enrollment forms and online enrollment links can be located on our website: [seiu503.org](http://seiu503.org). Members can also contact Membership Advantages to request the forms. A representative will send forms by mail, email, or fillable online enrollment link depending on your preference.

**What is DUO accident insurance?** DUO accident insurance is intended to enhance and supplement your current medical coverage. DUO accident insurance offers financial benefits for covered injuries, treatments, services, hospital admission, functional losses, accidental death, and more.

**What is the cost of enrolling in insurance?** For life insurance, premiums are based on your age and amount of coverage elected. Short-term disability and DUO accident premiums are dependent on the coverage tier elected. Legal insurance can be purchased for an individual (\$18.04 per month) or family coverage (\$23.74 per month). All pricing and general policy information can be found in the 2027 Membership Advantages handbook, or

**Will my current benefits roll over into the next year?** Life, short-term disability, DUO Accident and legal insurance will automatically renew for 2027.

**How do I cancel or make changes to my current life or legal?** You may submit a cancellation request during an annual open enrollment period. All cancellation requests must be submitted in writing and will take effect January 1<sup>st</sup> of the following year. Members can complete an enrollment form and select “cancel” as the reason for change, or submit a handwritten letter containing your name, date of birth, explicit request to cancel coverage, and signature. Handwritten letters can be received by email, regular mail, or fax.

**How do I obtain a copy of my life insurance policy?** You may request a proof of coverage letter at any time by email: [membershipadvantages@seiu503.org](mailto:membershipadvantages@seiu503.org), or by phone: 503-772-6569.

**Does my life insurance policy have cash value?** No, the life insurance is a term life insurance policy and will only be paid out to the beneficiary on file at the time of death.

**How can I update the beneficiary for my life insurance policy?** You can designate or update your beneficiary at any time by completing a *Beneficiary Designation Form*. The Beneficiary Designation Form and online link to designate your beneficiary can be found on our website: [seiu503.org](http://seiu503.org). Or you can contact the Membership Advantages department: [membershipadvantages@seiu503.org](mailto:membershipadvantages@seiu503.org), or 503-772-6569.