**How do I apply for SEANC Insurance Plans?**

First you must be a member of SEANC to apply for insurance. All available insurance plans are located under the insurance tab of the SEANC website along with contact information, cost and enrollment forms.

**I’m expecting insurance information to be mailed to my residence. Why have I not received it?**

It is important for members to update/inform SEANC regarding change of address to prevent any delay in receiving information.

**How can I review my current policy? Is it online?**

Once you login to your profile on the SEANC website, you can scroll down and see what insurance you have elected and an overview of the coverage. If you want detailed information, such as plan type and cost you will need to contact SEANC and ask to speak with an Insurance Specialist.

**Why did my premium increased?**

Depending on the type of coverage you elect, you may see a fluctuation in premiums. Please contact a SEANC Insurance Specialist.

**What is the process to increase my insurance coverage?**

Contact a SEANC Insurance Specialist by phone or e-mail. They will either guide you to the appropriate form online or mail one to you.

**How do I get a copy of my Certificate of Insurance Coverage?**

A SEANC Insurance Specialist can provide copies of the Boston Mutual Life Insurance and CIGNA AD&D insurance certificates. To receive a copy of Liberty Mutual or Long Term Care Certificates, please call:

Liberty Mutual – (800)225-8281

Long Term Care – (919)359-5260

**If I go out on a Leave of Absence, how do I continue to pay my insurance premium?**

If you have already made the switch to Bank Draft, your checking account will continue to be drafted for the amount owed. If not, please contact a SEANC Insurance Specialist for direct bill.

**If I cancel my membership does it affect my SEANC insurance plans?**

Yes, when a member cancels membership, he/she is no longer eligible to participate in SEANC’s insurance plans.

**If I separate employment can I keep my insurance through SEANC?**

Yes, some plans are portable and can be kept if the member contacts the SEANC Insurance Department.

**If I retire, can I keep my insurance through SEANC?**

Yes, the SEANC Insurance Department needs to be notified one or two months prior to the retirement effective date. This will enable us to provide you with an insurance packet to explain your options so that you will not have a lapse in coverage.

**When I retire, how do I pay for my dues and insurance plans?**

Right now there are a couple of options to do this:

**Bank Draft** – Go online to [apo.seanc.org](http://apo.seanc.org) , complete the Alternative Payment Option Form to have your dues and insurance plans drafted out of your checking account **(We cannot draft from your Savings or Global Money Market Account.)** Or you can contact SEANC to have a form sent to you.

**Annual Pay** – SEANC will send you an invoice for your dues to be paid semi-annually or annually.

**Direct Bill** – SEANC can send you an invoice to remind you when insurance premiums are due.

**Pension Deduction** – Some retirees are eligible for this feature