

How to Increase Supplemental Coverage during 2021 Enrollment and Change Period

- 1) Log into IowaBenefits: <https://bfi.secure-enroll.com/go/stateofiowa>
- 2) Click "Get Started."

The screenshot shows the IowaBenefits enrollment dashboard. At the top, a notification bar states: "You have 7 day(s) to elect your Open Enrollment benefits." with a "Get started" button and a "View all 2 messages" link. Below this is a section titled "Your benefits at a glance" with two tabs: "Current Benefits" and "Future Benefits". Under "Future Benefits", there are five benefit cards, each with an icon, a title, and a cost:

Benefit	Cost
Medical 2021 Iowa Choice	\$27.00/twice per month
Dental 2021 Delta Dental	\$0.00/twice per month
Basic Life 2021 Basic Life and AD&D	\$0.00/month
Supplemental Life 2021 Supplemental...	\$3.92/month
Long-Term... 2021 Long Term Disability	\$0.00/month

- 3) Review/Update your personal information, your emergency contacts, and your communication preferences.

The screenshot shows the "Your profile" section. It includes the heading "Your profile" and the instruction "Review and complete the required information for your profile below." Below this are three buttons: "About you" (highlighted), "Emergency contacts", and "Communication preferences".

Here's what we know about you

Your personal information [Edit](#)

Name	[REDACTED]	Social security number	[REDACTED]
Gender	[REDACTED]	Date of birth	[REDACTED]
Marital status	Please provide		

Your contact information [Edit](#)

Physical address	[REDACTED]
Work email	Please provide
Personal email	[REDACTED]

Next step: Review emergency contacts

Cancel and return home

Next step: Review communication preferences

Cancel and return home

- 4) Click "Continue to the Next Step."
- 5) Select "Edit Coverage" under "6. Your Supplemental Life coverage"



6. Your Supplemental Life coverage

2021 Supplemental Life

Offered By:	The Standard
Coverage Amount:	\$80,000.00
Effective Date:	01/01/2021
Persons Covered:	[REDACTED]



Edit coverage

Compare to your current plan

Show Plan Details 

6) Select new coverage amount. At this step, you can also reduce your amount or decline coverage. Click Next.

Choose your Supplemental Life plan.

Please review your options and choose the coverage amount that best meets your needs.

2020 Supplemental Life

<input type="radio"/> \$55,000.00	\$7.98
<input type="radio"/> \$60,000.00	\$8.70
<input type="radio"/> \$65,000.00	\$9.43
<input type="radio"/> \$70,000.00	\$10.15
<input checked="" type="radio"/> \$75,000.00	\$10.88
<input type="radio"/> \$80,000.00	\$11.60
<input type="radio"/> \$85,000.00	\$12.33
<input type="radio"/> \$90,000.00	\$13.05
<input type="radio"/> \$95,000.00	\$13.78
<input type="radio"/> \$100,000.00	\$14.50

✓ Currently Selected [Plan Documents](#)

[Decline Coverage](#) I would like to decline Supplemental Life coverage.

[Next](#) [Previous](#) [Cancel](#)

7) Review message and click “State of Iowa Health Statement”

✓ PROFILE

✓ SHOP FOR BENEFITS

CONFIRM & FINISH

You will have to provide Evidence of Insurability (EOI) to The Standard Insurance Company (The Standard), by completing a Medical History Statement (MHS), if you request an increase to supplemental life insurance, or if you are enrolling for supplemental life insurance after the first 30 days of full time benefit eligibility. The amount you have elected requires you to provide EOI to The Standard before this coverage can be approved.

State of Iowa Health Statement

Please [CLICK HERE](#) for the MHS. A separate window will open on the Standard's webpage. Once you have completed the MHS, The Standard may follow up with additional questions that will be mailed to your home address. Please note, coverage will not become effective until you receive an approval from The Standard and your coverage has been approved in Iowa Benefits. If EOI is not on file with The Standard within 30 days from your qualified life event or 60 days from the last day of open enrollment, your request for additional supplemental life insurance will be cancelled.

[Next](#) [Previous](#) [Cancel](#)

8) This will open a new tab/window. Scroll to the bottom and check the "I agree" box. Then click "Start a New Submission."



Submit Evidence of Insurability

This application process allows you to complete a medical history statement online, when evidence of insurability is required under a group insurance policy issued by The Standard. The information you provide will be used to evaluate your application. Submission of this application does not guarantee approval of coverage requiring evidence of insurability.

This process generally takes between 10 and 20 minutes if you have all required information. **Please be aware you will not have an opportunity to save a draft during this time.** For your protection, this submission session will time out after 30 minutes of inactivity.



Required Information

You **must** be prepared with the following information before you can proceed. If you do not have this information ready to reference, please print this page and return here when you have all of these listed items.

1. Member's employment details... ✓ Date of hire ✓ Earnings
2. Coverage details... ✓ Amounts currently in force ✓ Amounts requested (as appropriate under the group policy)
3. Personal identification... ✓ Date of birth ✓ Place of birth ✓ Mailing address
4. Medical conditions... ✓ Diagnoses ✓ Types of treatment ✓ Dates for treatment
5. Physicians or clinics... ✓ Names ✓ Locations ✓ Phone numbers

Note for Spouse Applicant

If this evidence of insurability submission is for a spouse applicant, he or she must complete the medical history statement and electronically sign this submission.

I have read and agree to the [Terms and Consent](#).

[Cancel](#)

[START A NEW SUBMISSION](#)

9) Select your state and then complete the Medical History Statement.

① **COVERAGE** ② MEMBER ③ APPLICANT ④ MEDICAL HISTORY ⑤ REVIEW

Coverage

You are initiating an evidence of insurability submission under the following group insurance policy. If this is not accurate, please cancel this process and contact your benefits administrator for more information or assistance.

** Required*

State of Iowa [\(How do I change this?\)](#)

Complete the following information based on the enrollment selections made and instructions given. Ask your benefits administrator for plan-specific information. If you are submitting a medical history statement for more than one applicant, you will have an opportunity to return here after each entry.

What is the applicant's relationship to the member?* [\(What's this?\)](#)

Self (Member)

Select the coverage(s) for which this applicant will be submitting evidence of insurability.* [\(What's this?\)](#)

Basic Term Life

Additional Term Life

Long Term Disability

[\(Don't see an option you were expecting?\)](#)

[Cancel](#) [CONTINUE](#)

10) After completing your Medical Health Statement on The Standard's webpage, **return to your IowaBenefits window** and complete your enrollment by clicking "Next."

[Next](#) [Previous](#) [Cancel](#)

11) Review your changes. You will be prompted on last time that you must complete the MHS. Click "Save."



Supplemental Life

2021 Supplemental Life

Offered By: The Standard

Requested Coverage Amount: \$100,000.00

Effective Date: 01/01/2021

You Pay: \$4.90 per month

Additional Information Needed!

Please [CLICK HERE](#) for the MHS. A separate window will open on the Standard's webpage. Once you have completed the MHS, The Standard may follow up with additional questions that will be mailed to your home address. Please note, coverage will not become effective until you receive an approval from The Standard and your coverage has been approved in Iowa Benefits. If EOI is not on file with The Standard within 30 days from your qualified life event or 60 days from the last day of open enrollment, your request for additional supplemental life insurance will be cancelled.

State of Iowa Health Statement

Please Note: If your State of Iowa Health Statement is not completed or denied, your coverage will revert to:

Coverage Amount: \$80,000.00

Coverage Cost: \$3.92

[Edit coverage](#)

[Plan Documents](#) ▼



Long-Term Disability

2021 Long Term Disability



[Save](#)

[Cancel](#)

12) Once you are done reviewing all of your benefit elections, Click the checkbox and select "Complete Enrollment."





I have reviewed the information above

[Complete Enrollment](#)

[Cancel](#)

13) You will know you are done when you get a confirmation number.

✓ Congratulations [REDACTED] you have finished selecting your benefits!

 <p>Medical</p> <p>2021 Iowa Choice</p> <p>Just You</p>	 <p>Dental</p> <p>2021 Delta Dental</p> <p>Just You</p>	 <p>Health FSA</p> <p>2021 Health FSA</p>	 <p>Basic Life</p> <p>2021 Basic Life and AD&D</p>
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[Show all 6 of my benefits](#) ▼

Helpful things to do right now



Write down your confirmation number: **18469563894-b2dc97**



Review and print a copy of your [Benefit Detail Report](#)

[Continue to next page](#)

[View and edit all benefits](#)