



## Client Success Stories

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**Challenge:** 900-life client. The client had acquired another company in Colorado and merged their basic life and voluntary life Insurance plans together. Approval was obtained from the current carrier and employees were grandfathered into the voluntary life insurance plan. A Colorado employee passes away, and the new carrier pends the voluntary life claim for additional documentation.

**Objective:**

- 1) Kept in contact with the client and beneficiary to provide status.
- 2) Account Manager went through files from six years ago to find copies of emails and approvals for the Colorado employee grandfathering.
- 3) Worked with new carrier to provide documentation and explanation on why the voluntary life insurance benefit did not match the contract.
- 4) Provided a current census to the new life insurance carrier for the grandfathered employee.

**Strategies**

- 1) MBP, Inc. kept in constant contact with the carrier, client and beneficiary.
- 2) MBP, Inc. had files pulled from storage and Account Manager found the life insurance box with the prior carrier's plan documents and confirmation of the employee's grandfathered.
- 3) MBP, Inc. sent emails to life Insurance carrier with documentation that underwriting had agreed to accept grandfathered employees.
- 4) Obtained plan amendment identifying voluntary life grandfathered employees.

**Result:** MBP, Inc. made a huge difference in this family's life insurance benefit. Because of our documentation of the voluntary life insurance grandfathering benefit, the family received an additional \$270,000 life benefit.