

From: Catherine McNicoll <CatherineMcNicoll@scstatehouse.gov>
To: 'Broome, Darryl' <dbroome@aging.sc.gov>
Danny Varat <DannyVarat@scstatehouse.gov>
Date: 8/29/2017 12:08:15 PM
Subject: RE: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

Cheryl is our HR person, she is not constituent services. The way you work with PEBA is a little different based on which you are trying to accomplish. I am in my office until 3pm.

Best Regards,
Catherine McNicoll
Director of Legal & Legislative Affairs
Lieutenant Governor's Office
CatherineMcNicoll@SCStatehouse.gov
803-734-5292 (phone)

From: Broome, Darryl [mailto:dbroome@aging.sc.gov]
Sent: Tuesday, August 29, 2017 12:06 PM
To: Catherine McNicoll ; Danny Varat
Subject: RE: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

Lets talk. I can have Cheryl contact PEBA . There is nothing to prove that the paperwork was sent and no premiums were being collected. I am afraid it may be tough to help.

Darryl Broome
Agency Director
Lieutenant Governor's Office on Aging
1301 Gervias St. Suite 350
Columbia, SC 29201
(803) 734-9910 Direct, (803) 734-9886 Fax
dbroome@aging.sc.gov

From: Catherine McNicoll [mailto:CatherineMcNicoll@scstatehouse.gov]
Sent: Tuesday, August 29, 2017 9:55 AM
To: Broome, Darryl; Danny Varat
Subject: RE: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

I am happy to talk with Julian at DOI and see if they will be able to help. There is a chance they will want us to deal with PEBA though since she was a teacher. Please let me know how to proceed.

Best Regards,
Catherine McNicoll
Director of Legal & Legislative Affairs
Lieutenant Governor's Office
CatherineMcNicoll@SCStatehouse.gov
803-734-5292 (phone)

From: Broome, Darryl [mailto:dbroome@aging.sc.gov]
Sent: Tuesday, August 29, 2017 9:29 AM
To: Catherine McNicoll <CatherineMcNicoll@scstatehouse.gov>; Danny Varat <DannyVarat@scstatehouse.gov>
Subject: FW: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

Should we ask DOI to look at this?

Darryl Broome
Agency Director
Lieutenant Governor's Office on Aging
1301 Gervias St. Suite 350
Columbia, SC 29201
(803) 734-9910 Direct, (803) 734-9886 Fax
dbroome@aging.sc.gov

From: Dickinson, Gerry
Sent: Tuesday, August 29, 2017 8:26 AM
To: Broome, Darryl
Subject: FW: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

Darryl – did I share this email with you? Stan Means is having an issue with his wife's life insurance and thought you might be able to help.

From: mcjarb@aol.com [<mailto:mcjarb@aol.com>]
Sent: Saturday, August 12, 2017 9:19 AM
To: Dickinson, Gerry <gdickinson@aging.sc.gov>; mcjarb@aol.com
Subject: Trouble with claim for my wife - MN Life Insurance in St. Paul, MN

Mr. Darryl Broome,

Let me begin by thanking you for coming to my wife's funeral. To see you and Gerry make the sacrifice meant and still means a great deal to me. Those are the acts of kindness you remember long after the dust settles and long after the flowers fade.

I am writing to ask for your help in a matter relating to her death. In doing some research on Minnesota Life I have found many complaints against them. They seem to specialize in technicalities upon which they choose to deny payment of claims. I have come to this conclusion after reading the many complaints about them. Additionally, although I have not hired an attorney, I spoke with one whose practice involves insurance. He said MN Life does this sort of thing on a regular basis. Most beneficiaries simply give up, but I will not!

I had a brief phone conversation with my SC House representative, Josh Puttnam. When I gave him the details, he said that he would write the president of the company and threaten to introduce legislation to remove their right to operate in the state. I am not sure he can do that, but I think there needs to be some top level attention to the way they are handling my claim and the way they operate. A simple letter from a higher authority (Governor, Lt. Governor, Tim Scott,?) within the state could make a huge difference in this matter not lasting for years. I will give you a summary below as well as attach some documents. With this email I am granting authority for you and any person or persons needed to look into this case. Below is what I sent to SC House Member, Josh Puttnam. He has not returned my text or email since our phone conversation. I am left to assume that probably will not follow through.

Thank you for your willingness to help me. Your willingness (he offered) to write a letter to the president of Minnesota Life is exactly the kind of pressure I want to put on him. Although I have sent information to PEBA and the SC Department of Insurance, both will take months and neither have the teeth that your letter presents.

My wife was a first grade teacher at Spearman Elementary in Anderson District One, Anderson County SC. On 9/25/16 she suffered a ruptured frontal lobe aneurysm. She was in the hospital for

over six months with much of that time in ICU. After multiple complications and five major brain surgeries, she died 5/6/17.

She taught at Spearman Elementary and was on the teacher TERI program (officially retired and still teaching), but we had to end her employment effective 12/31/2016 because she would have had to go on COBRA. Her retirement forms were completed in the School District Office by me with Power of Attorney, and her benefits administrator. These forms included the continuation of Life Insurance. I have the original signed copies in my possession.

After her death I notified PEBA. I was told that I needed to contact Minnesota Life in Minneapolis, MN myself. When I did I was told they had no policy by my wife's name. I sent copies of the continuation forms and a cover letter stating that I mailed them on the date of my signature on the form, which was 12/19/2016. Because they have no record of receiving them, they have denied the claim. They asked me for proof that I mailed them, and I told them I can't prove that I took a stamp out of my desk drawer, placed in on the envelope and then it placed in the mail box. They can't prove they didn't receive them, nor are they giving any consideration that the Postal Service may have lost them, or that MN Life lost them in house. I hold that the original forms with signatures and dates show intent. I found it very strange that they said they couldn't find her claim, yet they sent me a beneficiary form to complete last month with a cover letter that furnished the policy number and claim number.

I run a small non-profit ministry for seniors and lack of funding has resulted in cutting the budget by 60% this year at the expense of my own salary. Without the proceeds from this policy I will have to sell my house. I think the claims department is being extremely close-minded. In some of my online searching the company seems not to have a very high consumer rating. In a brief conversation with a local lawyer he mentioned the company's poor behavior. His name is Nate Bax (Box) 864-242-6200.

I know you don't know me. We have only met once, so let me give you a couple of references. I serve on the SC Advisory Council on Aging. Darryl Broome is the Director (803-734-9910). He came to my wife's funeral with Gerry Dickinson, Policy and Planning Manager with the Office on Aging (803-734-9867). I have only briefly met our new Lt. Governor, but he knows of me. Adding his weight to the letter could be a real help as well! I also serve on the Advisory Board of the Encouraging in Spartanburg and have just been asked to serve on the Advancement Council for the Campaign for Neuroscience and Post-Acute Pillar of GHS. You may also call Anderson District One Office and ask for David Havird, the Superintendent. He spoke at the funeral and knows me and knew my wife well. I am just Stan, but I wanted to give you some references in you need them.

I have attached the Life Continuation Form that I signed and mailed to MN Life on 12/19/2016, a second form signed by the Benefits Administrator in the District office, the Beneficiary cover letter and Beneficiary form I completed and returned, and the denial letter. I called the President of Minnesota Life Insurance last Friday and talked with his secretary. She told me he doesn't get involved in the decisions of the experts in claims. His name is Christopher M. Hilger, President and CEO, Minnesota Life, 400 Robert Street North, St. Paul, MN 55401. I have two numbers listed: 855-651-3500 and 651-665-3500.

Thank you so much for your help! I look forward to hearing of your progress. I don't want to appear pushy, but the faster and harder we strike the better. The address below is for the ministry I direct. I live at 115 Cravens Creek Court (Powdersville) Piedmont, SC 29673.

Stan Means
Elder Source Senior Ministries
PO Box 4848
Greenville, SC 29608

1-864-630-2952 - cell
www.eldersourceinfo.org