

## Q&A FOR EMPLOYEES - GROUP LIFE WAIVER OF PREMIUM BENEFIT FOR NON-3SHEALTH LTD CLAIMANTS

### What is a group life waiver of premium?

A group life waiver of premium means that during your approved long term disability (LTD) claim you continue to be insured for group life insurance at your pre-leave level coverage. You will continue to be insured for all life insurance coverage that you had on your date of disability for the duration of your approved LTD claim, to a maximum of age 65. The group life waiver includes:

- basic life insurance, basic accidental death and dismemberment (AD&D), and dependent life insurance
- optional life insurance that you were insured for on your date of disability
- voluntary AD&D that you were insured for on your date of disability

### Are there any additional benefits to having an approved group life waiver?

Yes! Here is a chart that provides an overview of the benefits an approved group life waiver gives you:

Benefit Plan	If you apply and your disability claim is approved	If you do <u>not</u> apply or if your disability application is <u>not</u> approved
Saskatchewan Healthcare Employees Pension Plan (SHEPP)	You will continue to receive credited service under the plan during the period of approved disability. Contributions are not required during periods of approved disability.	You will receive no credited service for the period after the employer sick leave or salary continuance ends
Group Life Insurance	Your coverage for basic life and optional life insurance remains in effect for the period of your approved disability with no cost to you.	Your coverage for basic life insurance must continue for 18 months and you are responsible for paying the premiums. You can elect to continue optional life insurance for up to 18 months and you are responsible for paying the premiums. All life insurance will terminate at the end of 18 months.
Extended Health Care and Dental Insurance	Your coverage will remain in effect for up to 2 years and 4 months from your date of disability with no cost to you.	Your coverage will continue for up to 18 months with no cost to you. All extended health care and dental insurance will terminate at the end of 18 months.

#### Employee Benefit Plans

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[3sHealth.ca](http://3sHealth.ca)

**1. How do I qualify for a group life waiver?**

Group life waiver of premium is only applicable to an approved long term disability (LTD) claim. If you have an approved LTD claim with your insurer you will automatically qualify for a group life waiver with 3sHealth.

**2. Do I have to pay premiums while on an approved LTD claim?**

Once you are approved for a group life waiver, neither you nor your employer have to pay premiums for your group life insurance for as long as you are on an approved LTD claim (to a maximum of age 65).

**3. What if I am denied benefits with my non-3sHealth LTD carrier? Can I apply to 3sHealth directly for a group life waiver?**

No, you cannot apply for group life waiver if your LTD claim is denied because a group life waiver is exclusively tied to an approved LTD claim. If you are not on an approved LTD claim then you are not eligible for a group life waiver. You must continue to pay your premiums for group life insurance while you are on a leave of absence to a maximum period of 18 months. If you are under age 65 and you have not returned to work after 18 months, you will have 31 days to convert your life insurance to an individual policy with Great-West Life.

**4. What does 3sHealth require for a group life waiver application?**

You will not be required to send an application to 3sHealth. Your employer will send 3sHealth your approval letter from your LTD insurer and a *Basic Information Form*. After the information is received, 3sHealth will communicate the group life waiver to you, your employer and your union (if applicable).

**5. Will I be required to submit medical information or updates to 3sHealth?**

No, your employer will provide us with any status updates about your LTD claim status.

**6. How long am I covered for a group life waiver?**

The group life waiver will end on the date of your 65th birthday or when you are no longer on an approved non-3sHealth LTD claim. If you lose coverage, you are able to convert your group life insurance to an individual plan within 31 days of your claim ending or your 65<sup>th</sup> birthday.

**7. What happens if I die while on an approved group life waiver?**

Your employer or your beneficiary will notify 3sHealth of your death and we will ensure your life insurance benefit is paid to your named beneficiary. You should ensure your beneficiary information is up-to date with 3sHealth Employee Benefits.

**8. What is the deadline to apply for the group life waiver?**

Your employer will need to send the completed *Basic Information Form* and a copy of the approval letter from your insurer within 31 days of the LTD claim approval.

**9. What if my claim is denied by the non-3sHealth LTD insurer?**

3sHealth administration will follow our plan rules that when a claim is under an appeal we automatically approve the group life waiver. Employers should contact 3sHealth to advise that you are appealing the decision.

**10. What if my non-3sHealth LTD claim terminates but I do not return to work or I am not able to return to work?**

You will no longer be eligible for a group life waiver, however, you can on a premium paying basis, continue your group life coverage for an additional 12 months.