



New Group & Voluntary Contracts - Life, AD&D, STD and LTD

Frequently Asked Questions

New Contracts

Question: Why have we updated our group contracts?

Answer: There were a number of reasons:

- To update and modernize language;
- To add market competitive provisions;
- To provide consistent language and definitions across our product lines where possible;
- To allow us more flexibility in options deemed as “standard”

Question: What contracts have been revised?

Answer: The Group products impacted are both the Employer Paid and Employee Paid (Voluntary) offerings including:

- Group Life, Accidental Death & Dismemberment (AD&D), Supplemental Life, Voluntary Group Term Life, Voluntary Accidental Death & Dismemberment
- Group Short Term Disability, Voluntary Short Term Disability
- Group Long Term Disability, Voluntary Long Term Disability

Question: In what states are the new contracts available?

Answer: For a listing of additional state approvals contact Account Management at 1-866-666-0300.

Question: What are some of the changes/enhancements made to the new contracts?

Answer: See Document titled “New Contract Highlights.”

Question: Can we waive the actively at work provision on new contracts?

Answer: To be eligible for coverage, employees must be actively at work. However, for our group term life coverages under Waiver of Premium we provide for Continuity of coverage on takeover cases. This provision states that Waiver of Premium benefits will be provided to insured's who were: (1) insured by the prior carrier upon transfer of Life coverage; (2) are disabled; (3) are satisfying the elimination period for waiver of premium; and (4) continue to pay premiums during the elimination period. The amount of life insurance will be the lesser of the amount provided by the prior carrier or the amount under the new policy.

Underwriting and Eligibility Rules

Question: Have there been any changes to underwriting rules?

Answer: No. The new contracts and coverage's are subject to the current underwriting rules.

Question: Are domestic partners eligible for coverage?

Answer: If the employee's group health insurance allows for domestic partners then domestic partners are eligible for dependent life coverage under the new Group Life contracts. This must be indicated on the Group Insurance Application. Validation of DP coverage under the group health is required from the employer, or by a copy of the group health certificate indicating. This is not available for disability coverage which is applicable to the employee only.

Question: Are U.S. citizens working abroad eligible for coverage?

Answer: Yes, but only if working outside the U.S. or Canada for a period of less than 6 months from the effective date of coverage. Employees who will be working longer than 6 months outside the U.S. or Canada are not eligible.

Question: Are non-citizens eligible for coverage?

Answer: Yes, if they meet the following requirements: have a valid permanent residence visa; participate in U.S. Social Security; and are covered by Workers' Compensation.

Question: Can an employee who has been laid-off continue to be covered and for how long?

Answer: Yes. If an employee is on an approved leave of absence or stopped work due to lay-off, the employer may continue the Life or STD insurance on a premium paying basis for up to three months. For LTD coverage, the employer may continue the coverage on a premium paying basis until the end of the following month.

Question: Is there a waiting period for a former employee returning to work?

Answer: There is no waiting period for a former insured employee to become eligible for coverage as long as the employee returns within 12 months following their termination due to eligibility or termination of employment

Question: Does the portability provision have a 12 month coverage requirement?

Answer: No. The 12 month coverage requirement for eligibility to "port" Life coverage (under the prior contracts) has been eliminated.

Question: When does ported Life coverage end?

Answer:

- Assuming premiums are paid, an employee's "ported" coverage ends on the earliest of 3 years of continued coverage, age 70, or age 65 if the coverage was "ported" because of retirement prior to age 65.
- A spouse's "ported" coverage will end on the date the spouse ceases to be a spouse or the spouse's age 65, whichever occurs first. Spouse's coverage may not be continued unless the employee's coverage is continued.

Question: Does Actively at Work apply when we take over existing Group Life coverage?

Answer: Yes. However, Waiver of Premium benefits will be provided to insured's who were: insured by the prior carrier upon transfer of Life coverage; are disabled; are satisfying the elimination period for waiver of premium; and continue to pay premiums during the elimination period. The amount of life insurance will be the lesser of the amount provided by the prior carrier or the amount under the new policy.

Question: Does the STD/LTD coverage contain offsets against vacation/sick leave and/or PTO?

Answer: Yes. This is a risk management change that matches what is most common in the marketplace. Customers may opt out or not include these offsets against vacation/sick leave at an additional cost. This request must be made when the group is quoted as the policy language and rates are impacted.