

April 3, 2014

To: Benefit Administrators and Human Resource Personnel

**From: C.P. (Bud) Anderson
Director, Employee Benefits Programs**

RE: Group Life Coverage after Disability Benefits or Waiver of Premium Coverage is Terminated or Denied

A change has been made to the Group Life Plan which requires employees to elect to continue their group life coverage when their disability benefits or waiver of premium coverage is terminated or denied.

An employee's life insurance will terminate when their disability benefits or waiver of premium coverage is terminated or denied, unless they do one of the following:

- **Returns to Work:** an employee's life insurance coverage will continue if they return to active eligible employment and begin paying premiums.
- **Arrange to Continue Coverage:** If the employee arranges to continue their group life coverage with their employer under the leave of absence provisions of the 3sHealth Group Life Insurance Plan, their coverage will continue for up to 12 months from the day the disability benefits or waiver of premium coverage ended. The employee must arrange with their employer to pay the premiums within the latter of 30 days from the effective date of the termination or denial or 30 days from the date of the letter that notifies them of the termination or denial.
- **Files an appeal:** If the employee files an appeal of the decision to terminate or deny their disability benefits or waiver of premium coverage, their group life insurance coverage will continue and no premiums are payable pending the outcome of the appeal. The appeal must be in writing and filed within 60 days of the date of the decision to terminate or deny their disability benefits or waiver of premium coverage.

If an employee's group life insurance coverage ends, they have 31 days from the day their coverage ended to convert their ended coverage to an individual policy with Great-West Life. No medical evidence is required to convert.

If an employee does not return to work, arrange to continue coverage or file an appeal, basic life insurance will be reinstated upon an employee's return to active employment as long as they meet the eligibility requirements. For optional life insurance to be reinstated (including optional life and dependent life insurance), medical evidence will be required and reinstatement will be subject to approval by Great-West Life.



The attached Notice is sent to employees any time their disability benefits or waiver of premium coverage is terminated or denied. For convenience, we have added a form to the back page of the Notice. We ask that this form be completed any time an employee chooses to continue their group life coverage. The maximum period that group life coverage can be continued is 12 months from the effective date of the termination or denial of disability benefits or waiver of premium coverage. Forms may also be obtained from our website. Premium will be due from the date of termination or denial. If an employee does not complete this form and does not make arrangements to pay the premium due within the latter of 30 days from the effective date of the termination or denial or 30 days from the date of the letter that notifies them of the termination or denial, all group life coverage will be terminated. The Group Life Plan conversion options will still apply.

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Application to Continue Group Life Coverage after Disability Income Plan Benefits or Waiver of Premium Coverage is Denied or Terminated

In order for an employee to maintain their Group Life Insurance coverage after their disability benefits or waiver of premium coverage is terminated or denied, the employee must arrange with their employer to continue their group life insurance coverage for up to 12 months from the effective date of the termination or denial.

Employer Name and Org #:
Employee name:
Effective Date of Disability Termination or Denial (or date of letter of notice from 3sHealth disability if later than effective date) :
Expected return to work date:

For the period of my leave of absence, up to the maximum of 12 months as outlined in the 3sHealth policies, I elect the following option for **group life coverage** (select one):

- I wish to maintain my Group Life coverage after my disability benefits or waiver of premium coverage has been terminated or denied. I fully understand that it is my responsibility to ensure that all premiums are paid to my Employer in order to cover all premiums due from the date of termination or denial to the date I return to work for a maximum of 12 months.
- I do not wish to maintain Group Life coverage. I fully understand that I am relinquishing all claims to coverage. When I return to active employment my basic life insurance coverage will be reinstated if I meet the eligibility requirements as outlined in the 3sHealth policies and that medical evidence, subject to the approval by the insurer, will be required if optional coverage is requested upon my return to work.

If you do not complete this form and do not make arrangements to pay the premium due within the latter of 30 days from the effective date of your termination or denial or 30 days from the date of the letter that notifies you of your termination or denial all group life coverage will be terminated.

Employer's Signature

Employee's Signature

Employer's Name Printed

Date

An Important Notice about Your Coverage under the 3sHealth Group Life Insurance Plan during a Leave of Absence

If you are a member of the 3sHealth Group Life Insurance Plan, your life insurance coverage continues and no premiums are due while you are on an unpaid leave of absence from your employer and:

- you are receiving benefits from a 3sHealth disability income plan, or
- you have applied for and been granted waiver of premium coverage from 3sHealth.

If your disability benefits or waiver of premium coverage is terminated or denied, your life insurance coverage will also end unless you do one of the following:

- **Return to work.** Your life insurance coverage will continue if you return to active eligible employment and begin paying premiums.
- **Arrange to continue your coverage.** If you arrange with your employer to continue your coverage under the leave of absence provisions of the 3sHealth Group Life Insurance Plan, your life insurance coverage will continue for up to 12 months from the day your disability benefits or waiver of premium coverage ended. You must complete the form on the reverse side of this notice as well as arrange with your employer to pay your premiums. The completion of the form and premium arrangements must be made within the latter of 30 days from the effective date of your termination or denial or 30 days from the date of the letter that notifies you of your termination or denial. Premium will be due from the date of termination or denial. If you do not complete this form and do not make arrangements to pay the premium due within the applicable 30 day period all group life coverage will be terminated.
- **File an appeal.** If you file an appeal of the decision to terminate or deny your disability benefits or waiver of premium coverage, your group life insurance coverage will continue and no premiums are payable pending the outcome of the appeal. The appeal must be in writing and filed within 60 days of the date of the decision to terminate or deny your disability benefits or waiver of premium coverage.

If your group life insurance coverage ends, you have 31 days from the day your coverage ended to convert your ended coverage to an individual policy with the plan's insurer Great-West Life. No evidence of insurability is required.

For more information, contact your employer's human resource office or contact 3sHealth at:

Health Shared Services Saskatchewan – 3sHealth
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