

Life Insurance for Disabled Employees **Effective January 1, 2013**

The State of Delaware's Group Universal Life (GUL) insurance program includes an important feature to protect disabled employees. If you become totally disabled while enrolled in the GUL program, the State will continue to pay your (employee only) life insurance premium for as long as you are deemed totally disabled or until you attain age 65, whichever occurs first. If you cease to be totally disabled prior to age 65, or if you fail to give proof of your continued disability when requested by Minnesota Life, the State's payment of your insurance premium will cease, but you may continue your coverage if you promptly resume paying the applicable premium for the coverage.

During your approved disability, the State will pay the minimum premium required to keep your life insurance in effect. Your Accidental Death and Dismemberment (AD&D) coverage terminates upon the commencement of the premium waiver benefit. If you want to add to the cash value of your policy, you may continue to pay any additional premium payments yourself directly to Minnesota Life. Also, if you want to continue any spouse or child life insurance you have, you must contact Minnesota Life within 31 days to convert those coverage(s) to an individual policy.

Eligibility

In order to be eligible for this benefit, you must be enrolled in the GUL program for at least one year prior to becoming totally disabled. If you become totally disabled after this one-year period and are approved for the premium waiver benefit by Minnesota Life, the State of Delaware will begin to pay your premiums after the exhaustion of the elimination period or when you are approved for the benefit, whichever is later. Once you have been approved, you will be asked from time to time to provide proof that you continue to be totally disabled. If you fail to provide such proof to Minnesota Life, your insurance premium will no longer be paid for you by the State of Delaware.

Definition of Total Disability

Employees with a Date of Disability on or Before December 31, 2012

For purposes of this special "premium waiver" feature, "total disability" or "totally disabled" means that during the 9 month elimination period and subsequent 21 months, you are prevented from performing one or more of the essential duties of your occupation and as a result, your current monthly earnings are less than 80% of your pre-disability earnings; after those 30 months, you are prevented from performing one or more of the essential duties of any occupation for which you are fit through education, experience or training.

Employees with a Date of Disability on or after January 1, 2013

"Total disability" or "totally disabled" means that during the 6 month elimination period and subsequent 24 months, you are prevented from performing one or more of the essential duties of your occupation and as a result, your current monthly earnings are less than 80% of your pre-disability earnings; after those 30 months, you are prevented from performing one or more of the essential duties of any occupation for which you are fit through education, experience or training.

Applying for Premium Waiver

Employees enrolled in the Disability Insurance Program (DIP)

Employees awarded Long Term Disability (LTD) benefits by The Hartford who are enrolled in the GUL program will automatically be awarded waiver of premium status by Minnesota Life for as long as you are deemed to be totally disabled or until you attain age 65, whichever occurs first. Premium for dependent life coverages, if applicable, must continue to be paid by the employee.

Employees retiring on disability or already retired

Employees, who are retiring on disability or are already retired and are not enrolled in the Disability Insurance Program (DIP), ***must*** apply for the waiver of premium benefit in the GUL program by completing and submitting a “Notice of Disability” and “Attending Physician Statement” directly to Minnesota Life for consideration. The “Notice of Disability” and “Attending Physician Statements” are posted on the Statewide Benefits Office website at <http://www.ben.omb.delaware.gov/life/index.shtml>.

Summary

Please contact Minnesota Life directly by telephone at (877) 215-1489 or by email at lifebenefits@securian.com for questions regarding your Minnesota Life coverage. You may also contact the Statewide Benefits Office by telephone at (302) 739-8331 with questions regarding the GUL program.

During the period that you remain totally disabled, you must alert Minnesota Life of any change to your address and/or telephone numbers. If you are also enrolled in a life insurance program sponsored by your school district, please contact your district representative for instructions on applying for the waiver of premium benefit, if applicable.

While the State hopes and intends to continue this “premium waiver” feature indefinitely, the State reserves the right at any time, in its sole discretion, to modify or eliminate this feature, without advance notice to employees or disabled employees.