



Life Insurance for Disabled Employees

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 life insurance premium for you 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, 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.

For purposes of this special "premium waiver" feature, if you become disabled on or after January 1, 2008, "total disability" or "totally disabled" means that during the elimination period and for the first 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 that, 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.

In order to be eligible for this benefit, you must be enrolled in the State of Delaware's Group Universal Life (GUL) insurance 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 nine months of total disability, 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, your insurance premium will no longer be paid for you by the State of Delaware.

If you become totally disabled, contact Minnesota Life at 1-877-215-1489 or access the Statewide Benefits Office website at www.ben.omb.delaware.gov to learn how to apply for this benefit. During the period that you remain totally disabled, you must alert Minnesota Life to any change of address.

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.