DISABILITY WAIVERS

FORMER EMPLOYEES WITH DISABILITIES (FEWDS)

A FEWD is a former employee, who became totally disabled while employed, and is entitled to continue health and/or dental insurance benefits through the State Employee Group Insurance Program (SEGIP), according to MN State Statute 62A.148, PERSL 1385, and union contracts.

- FEWDs pay the full cost of single or family insurance coverage, employer plus employee portions.

- FEWDs are invoiced by the insurance plan administrators and pay their insurance plan administrator directly.

- FEWDs are notified of Open Enrollment and may participate.

To move a disabled employee to the FEWD group the employee has generally been on medical leave for six months and is not expected to return to employment. SEGIP may begin the process if:

• SEGIP identifies such an employee through an internal audit report that provides information showing an employee has been on medical leave, vacation donation, or has used sick and vacation leave for at least six months.

• SEGIP receives a disability letter from MSRS.

• SEGIP receives a long term disability approval letter from the Hartford.

• The employee's Human Resource representative contacts SEGIP directly to request the process begin.

Once SEGIP determines that the employee may be eligible for the FEWD Group, SEGIP notifies the employee and gives instructions on how to apply for continuation of medical and dental insurance, as well as life and disability premium waivers provided for in the life and disability certificates of coverage.

•The employee will receive an initial notification letter and a "Request for Continuation of Coverage-Total Disability Application" form:

• This letter notifies the employee that they may be eligible to continue health and/or dental coverage in SEGIP indefinitely and explains the FEWD application process.

• Both MN Life and the Hartford Long Term Disability policy certificates allow premium waivers for certain totally disabled employees. Employees are eligible to waive premiums for all active and currently paid life coverages until the age of 70.

• The initial notification letter advises the employee that SEGIP will request a life waiver for life insurance premiums.

• If SEGIP has been notified that the employee has been approved by the Hartford for a long term disability (LTD) claim, SEGIP will inform the employee that the LTD premium will be waived.

• A SEGIP representative will complete a MN Life claim brief to request approval for the waiver of life insurance premiums.

• To complete the waiver form, a SEGIP representative will contact the employee's Human Resource representative to obtain information including the employee's last physical day of work and the employee's annual salary when they were last actively at work.

• If the life insurance premium waiver is approved, SEGIP will send a notification letter to the employee.

• The application form must be completed by the employee and their physician and returned to SEGIP in a timely manner.

• After SEGIP receives the completed Request for Continuation of Coverage-Total Disability form, a SEGIP representative will notify the health/dental plan administrator(s) to begin billing the employee directly.