



# Waiver of Premium

## General information and best practices.

Waiver of Premium allows you or your employee to forego premium payment for life insurance if your employee is totally disabled, as defined in your policy.

### Your responsibilities.

If you do not have Short Term Disability (STD) or Long Term Disability (LTD) with us, you will need to:

- Complete the employer section of the Statement of Continuance of Life Insurance;
- Complete the Training Education & Experience form;
- Include written notification of FMLA (if appropriate), your employee's Beneficiary Election form and enrollment card; and
- Give the form to your employee to complete their section.

If you do have STD or LTD with us, you will not need to complete another claim form and neither will your employee. Our STD or LTD claims team will contact our life claims team and begin the review process for Waiver of Premium for your employee once an STD or LTD claim has been filed.

### Your employee's responsibilities.

While you have certain responsibilities, your employee has some as well.

- If your employee does not have STD or LTD with us, he or she will need to complete the Statement of Continuance of Life Insurance form after you've completed your part. Your employee should also ask his or her doctor to complete the Attending Physician's Statement of Disability portion of the form. Your employee should mail or fax the form.

**Mail:**

UnitedHealthcare  
PO Box 7466  
Portland, ME 04112-7466

**Fax: 1-888-505-8550**

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## Your employee's responsibilities *continued*

- If your employee has STD or LTD with us, and has filed an STD or LTD claim, he or she will not need to complete another claim form.

We may contact you or your employee if we need additional information.

## Timing is everything.

Waiver of Premium won't begin until your employee has completed the elimination period – that is, the number of months that your employee must be totally disabled before premiums are waived. During that time, we will assess whether or not they meet the qualifications for Waiver of Premium. Also during that time, coverage will continue provided premiums are paid. If the claim is approved, we will refund the premium paid from the first of the month following the date of disability.

You should encourage your employee to submit a Life Insurance Waiver of Premium claim and Proof of Disability as soon as he or she is not actively at work because of a disability. Additionally, your employee should also begin the conversion process during the Waiver of Premium elimination period. This will ensure continued coverage in the event the Waiver of Premium claim is denied.

## A couple of additional thoughts about Waiver of Premium.

- Waiver of Premium only applies to your employees who are under a specific age when their disability begins. Your employee who is over that age when their disability begins should apply for conversion in order to continue coverage.
- You and your employee should check the policy for the specific details about Waiver of Premium, what is considered total disability and the applicable age limits.



To find and download the appropriate forms, log onto [uhcfinancialprotection.com](http://uhcfinancialprotection.com).



**This is an overview of the Waiver of Premium Benefit; please refer to your Policy and the Life Claims Department for additional specifics surrounding the requirements for this option.**

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; Unimerica Insurance Company; and certain products in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. Texas coverage is provided on Form LASD-POL -TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL -TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY.

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