

# Group Life Insurance Continuation

The employee Group Life Insurance with Columbus Consolidated Government can be continued for disabled employees; ***however certain rules and procedures must be followed.***

## For employees who become disabled prior to age 60:

Basic Group Life and Supplemental Group Life Coverage can be continued with premiums waived to age 65. A ***Waiver of Premium*** claim form must be filed and approved by The Hartford. The claim must be filed after 6 months of disability but must be filed within 12 months from the last day actively at work. Premiums should continue to be paid until the Waiver of Premium has been approved by The Hartford.

Should the ***Waiver of Premium*** claim be denied by The Hartford, disabled employees have the option to convert the coverage to an individual policy. The conversion request must be filed within 31 days of notification of denial.

## For Employees who become disabled at age 60 or after:

Basic Group Life and Supplemental Group Life Coverage can be continued for ***12 months from the last day worked.*** At the end of the 12-month period, disabled employees have the option to convert the coverage to an individual policy. The conversion request must be filed within 31 days of termination of the Group Life coverage.

***It is the employee's responsibility to file the Waiver of Premium Claim forms and/or Group Conversion form on a timely basis in order to continue their life insurance coverage after becoming disabled. Unless the forms are completed and returned to the Human Resources Department within 12 months of the last day worked, all Group Life insurance will terminate.***

The Waiver of Premium claim consists of one section to be completed by the employer, one section by the employee and another section to be completed by the disabled employee's attending physician. It is the employee's responsibility to obtain the physician's information.

Forms are available in the Human Resources office of Columbus Consolidated Government, or go on-line to [www.houze.org/CCG](http://www.houze.org/CCG).

