

# CHANGE NOTIFICATION - EFFECTIVE SEPTEMBER 1, 2022



## Enhancement to Long-Term Disability (LTD) Waiver of Premium

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**Currently**, if a member holding an LTD benefit becomes totally disabled before their 65th birthday, and if the total disability has existed continuously for 180 days, LTD premiums are waived after that time, during the term of the total disability.

**Effective September 1, 2022**, for claims with a date of disability of September 1, 2022 or later, the Waiver of Premium will be applied at the start of the Benefit Period instead of commencing at 180 days. Current Chambers Plan LTD options have a Benefit Period that starts at either the 113th or 121st day of continuous total disability.

**Effective September 1, 2022**, Chambers Plan Master Contracts, as well as applicable booklet wording, will be updated to reflect this change. For LTD claims with a date of disability prior to September 1, 2022, the LTD Waiver of Premium will continue to be applied after 180 days of continuous total disability.