

# CHANGE NOTIFICATION - EFFECTIVE NOVEMBER 1, 2018



## Life Waiver of Premium

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**CURRENTLY**, Chambers Plan participants who become totally disabled before age 65 retain their Life coverage as long as they remain disabled. After six months of continuous total disability, and on approval from the Insurance Company, no further Life insurance premiums are required. To be considered *totally disabled* for this waiver, the individual must be unable, as a result of sickness or injury, to engage in **any gainful occupation** for which he or she is or may become reasonably qualified by training, education, or experience.

**EFFECTIVE NOVEMBER 1, 2018**, for those firms with Long Term Disability (LTD) coverage, we will be changing the definition of total disability in the Life *Waiver of Premium* provision to synchronize with the definition of disability under their LTD benefit. Thus, if a firm has an LTD benefit, the Life waiver provision will be based on the definition of total disability under the LTD benefit, allowing the Plan to apply to the waiver to both benefits at the same time.

For firms that do not have LTD as part of their plan design, the definition of totally disability under the Life waiver remains unchanged.