

DISABILITY WAIVERS

FORMER EMPLOYEES WITH DISABILITIES (FEWDS)

A **FEWD** is a former state employee, who became totally disabled while employed, and is entitled to continue health and/or dental insurance benefits through SEGIP.

- FEWDs will pay the full cost of single or family insurance coverage (employer plus employee portions).
- FEWDs will pay the carrier directly.
- FEWDs will be notified of Open Enrollment and may participate.

Process – employee to FEWD.

MN State Statute 62A.148 and the collective bargaining agreements/plans allow certain totally disabled employees to continue health and dental coverage in SEGIP. To begin the process, an employee who has been on medical leave, and after 6 months does not expect to return to employment, must notify SEGIP. It is also possible for SEGIP to start the process if:

- SEGIP receives and audits an internal report that provides information regarding employees that are on medical leaves, vacation donation, or are using sick and vacation leave for at least 6 months.
- SEGIP receives a disability letter from MSRS.
- SEGIP receives a long term disability approval letter from Hartford.
- The Agency HR Representatives contacts SEGIP directly.

Once SEGIP determines that the employee may be eligible for the FEWD Group, SEGIP notifies the employee and gives them directions on how to apply for continuation of insurance, as well as life and disability premium waivers. MN Life Insurance Policy and the Hartford Long Term Disability Certificate 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.

SEGIP sends a letter to the employee along with a Request for Continuation of Coverage-Total Disability Application Form:

- This letter notifies the employee that they may be eligible to continue health/dental coverage in SEGIP indefinitely and directions on how to apply. The enclosed application must be completed by the employee and their physician and returned to SEGIP.
- The letter also notifies the employee that SEGIP will start a life waiver for the life insurance premium.
- If SEGIP has been notified that the employee has been approved for a long term disability claim, SEGIP will inform the employee that the premium will be waived.

SEGIP completes a MN Life Claim Brief to request approval for the waiver of premium. To complete the form, SEGIP contacts the Agency HR Representative to obtain the employee's last physical day of work and the employee's annual salary when they last worked.

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

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