



# Did you know?



## Group Life Insurance and Disability Income Benefits

If you are receiving disability benefits from the 3sHealth disability plan and your disability benefits or waiver of premium coverage is terminated or denied, your life insurance will terminate unless you do one of the following within 30 days:

- **Return to Work:** Your insurance coverage will continue if you return to active eligible employment and begin paying premiums.
- **Arrange to Continue Coverage:** If you arrange to continue your group life coverage with your employer under the leave of absence provisions of the 3sHealth Group Plan, your coverage will continue for up to 12 months from the day the disability benefit waiver of premium coverage ended. You must arrange with your employer to pay the premiums for the duration of your leave within the 30 day period as well as complete the appropriate forms.
- **File an Appeal:** If you file an appeal of the decision to terminate or deny your disability benefits or waiver of premium coverage, your group life insurance coverage will continue and no premiums are payable pending the outcome of the appeal. The appeal must be filed within 60 days of the date of the decision to terminate or deny disability benefits or waiver of premium coverage.

3sHealth will send you a notice advising you that your disability coverage or waiver of premium is ending. Included with this notice is a form that needs to be completed and given to your employer within 30 days.

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