Changes to Life and Disability Insurance Benefits in 2019

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USU's Human Resource office announced a couple changes to the life and disability insurance benefits beginning in January. (Photo: Kaleb Barclay)

A new year brings a few changes to the life and disability insurance benefits available at Utah State University beginning in January.

The first change allows a waiver of premium for life insurance. This allows an employee, who is on Long-Term Disability (LTD), to keep their life insurance benefits with zero premium.

A second change would allow more flexibility for an employee experiencing recurrent disability. Effective 1/1/2019, recurrent disability will change from 14 consecutive calendar days to 30 consecutive calendar days. This should allow an employee time to see if they are really able to return to work without jeopardizing their option to move into LTD if needed. Any questions can be directed to the HR Solutions Center at (435) 797-0122.

See both explanations from USU's Office of Human Resources:

1) Waiver of Premium for Life Insurance - When an employee transitions from Short-Term Disability (STD) to Long-Term Disability (LTD), he/she may be eligible for the Waiver of Premium benefit on their life insurance policies. A Waiver of Premium allows an employee, while on LTD, to keep their life insurance benefit(s) with zero premium (after a nine (9) month waiting period). To be eligible, The Hartford reviews the claim to confirm if the employee was under age 65 when he/she became disabled and that he/she has a medical condition that prevents him/her from working in any capacity or is terminal. To assist employees in this situation, effective August 2018, The Hartford (Life and Disability vendor) began communicating directly with eligible employees on steps to take to minimize risk of premiums going unpaid during the waiting period so they can maintain eligibility for a Waiver of Premium.

2) Recurrent Disability (Short Term Disability (STD) change) – A recurrent disability means an employee has been out on STD, attempts to return to work and is unable due to the same cause; a related cause; and, within 14 consecutive calendar days of the return to work. Effective 1/1/2019, the recurrent disability will change from 14 consecutive calendar days to 30 consecutive calendar days. This should allow an employee time to see if they are really able to return to work without jeopardizing their option to move into LTD if needed. Any questions can be directed to the HR Solutions Center at (435) 797-0122.