

Insights:

A closer look at life insurance waiver of premium



Going on disability can be a stressful time in your life, both personally and financially. But if you do find yourself in that situation, you may be eligible to have your life insurance premium waived, which can help with some of the financial challenges. This update looks at how the life waiver of premium applies in a few different scenarios.

How it works

If you become disabled while you're covered under ONE-T, upon approval, Great-West Life (our insurer) will waive the premiums you pay for life insurance for you and optional life insurance for your dependents. This waiver will last while you are on an approved long-term disability (LTD) leave, or for the approval period noted in the life waiver letter you receive from Great-West Life.

What qualifies as disabled, for this purpose? If you are approved for LTD with your school board, then that approval can be provided to Great-West Life to ensure you are approved for the life waiver. If you don't have LTD coverage with your school board, and your sickness or injury prevents you from being gainfully employed, you can still apply for the life waiver, which may be approved if you meet the disability definition set out by Great-West Life.

If you are currently receiving WSIB/CSPAAT benefits, then please remember that you also need to apply for waiver of premium, in order to waive your life premiums. Whether or not your application is approved, Great-West Life will give you written notice, including any requests for further information or, if the application was denied, the reason for the denial and how to appeal the decision.

SCENARIO 1: YOU HAVE LTD COVERAGE AND YOUR LTD CLAIM HAS BEEN APPROVED.

All you need to do is provide Great-West Life with a copy of the LTD approval letter, a completed copy of the [Group Life Waiver Employer Statement](#) and a completed copy of the [Employee Authorization](#) form. Since your LTD claim has already been approved, your life waiver application will be approved by Great-West Life, for the period of time that your LTD remains approved.

SCENARIO 2: YOU HAVE LTD COVERAGE, BUT YOUR LTD CLAIM HAS BEEN DECLINED.

In this case, you will need to provide Great-West Life with a copy of the LTD decline letter, a completed copy of the [Group Life Waiver Employer Statement](#) and a completed copy of the [Life Waiver Employee Guide](#), including a statement from your doctor that helps the insurer gather medical information relating to your life waiver application.



If you have copies of relevant medical information, Great-West Life will accept that too (even if it's on another insurer's form), as long as it covers the period from the date of disability to the date you submitted the life waiver application. This saves you from going back to your doctor to get the same information again and potentially paying more fees to have forms filled out. Great-West Life may also ask for additional medical information to properly reassess your claim.

SCENARIO 3: YOU DON'T HAVE LTD COVERAGE.

In this case, you'll need to submit completed copies of the [Group Life Waiver Employer Statement](#) and the [Life Waiver Employee Guide](#). Great-West Life will advise what, if any, additional medical information is needed.

You can scan and email all documents to London.DMSO@gwl.ca or fax them to 1-844-816-1040. You can also mail them to:

Great-West Life
Disability Management Service Office
255 Dufferin Ave., L1104
London, ON N6A 4K1

Have questions or need help with the process? Call Great-West Life at 1-866-325-6413.

Looking for more information?

- For Health and Dental coverage and claims-related questions, please contact Great-West Life at 1-866-800-8086 or visit [GroupNet for Plan Members](#)
- For enrollment and eligibility questions, please contact Cowan at 1-888-330-4010 or one-t@cowangroup.ca
- And be sure to visit the ONE-T website: www.one-t.ca!



A FINAL WORD

This bulletin has been prepared exclusively for non-unionized education workers in the province of Ontario. It is not intended to be comprehensive or to provide advice. If there are any differences between the information provided in this bulletin and any legal documents that govern the delivery of benefits, the legal documents will apply. The ONE-T Trustees have sole discretion to modify any or all plan terms, including benefits levels, eligibility conditions, premium share, limits and co-pay amounts.