

Waiver of Premium Options

Going above and beyond

We are committed to identifying ways to make processes easier for benefits staff and for employees. One area where we apply our expertise is in reviewing claims processes for waiver of premium and Long-Term Disability (LTD) benefits.

Streamlined solutions to simplify life

Our first priority is to satisfy the waiver of premium provision contained in a client's group life contract and to make it easy for these claims to be filed.

We offer a number of options for handling waiver of premium. After a complete review of an employer's claims processes and its Long-Term Disability (LTD) and Group Life waiver of premium provisions, we will recommend the option that best suits the needs of both the employer and employees.

Advantages

For employers

- **Eliminate confusion** – consistent application of waiver of premium and disability decisions.
- **Streamline administration** – share information between us and the LTD carrier to facilitate putting an employee on waiver.
- **Benefit use** – ensures employees eligible for waiver of premium are using the benefit.
- **Provide online access** – online system allows employers to share coverage and disability information. We also offer secure file transfer, fax or mail options for communicating decisions.
- **Coordinate claims** – we accept claims submitted by Third-Party Administrators (TPAs).

For employees

- **Eliminate extra paperwork** – claimants may be able to submit only one set of forms for notice of disability.
- **Automated approval process** – employees approved for LTD may be automatically approved for waiver of premium.*
- **Broad access** – customized process ensures that all employees have access to the important waiver benefit, even if they do not have LTD coverage.
- **Protect your information** – privacy of medical information is assured; if necessary, employers can submit information on behalf of claimants through our secure, online system.

* Automated approval is not available in New York.

Questions?

Contact our national sales office at **800-606-LIFE (5433)** or visit **www.ExpectGreatService.com**.

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400 Robert Street North, St. Paul, MN 55101-2098
1.800.606.LIFE (5433) • 651.665.7898 Fax
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