

Dear County Member:

If you are deemed **totally disabled** you may be eligible to waive your premium for the County's **Optional Group Term life Insurance** benefit with Connecticut General Life Insurance Company. **To be eligible for this benefit you must be under age 65, applying for this benefit within a year from the date your doctor deemed you totally disabled, and you must meet a nine-month waiting period.** We recommend that you file the claim with us before you have completed your nine-month waiting period, as the processing period can be quite lengthy. NY Life will need to request information from you and your doctor(s) before your waiver of premium request can be approved. If your premium waiver application is approved, it will be approved for the amount of coverage you had in effect on your last day at work.

To apply, complete the **Waiver of Premium Application**.

Your attending physician must complete the **Physician Statement**.

Return your Waiver of Premium Application & Physician Statement to one of the following:

Mail:

Benefit Service Center
9500 Topanga Canyon Boulevard
Chatsworth, CA 91311

Email: LIFE@BSC4LAC.COM

Fax: (818) 477-1494

Please do not send the forms to the County.

Our office will complete the employer/administrator portion of the total/permanent disability claim form and send the completed claim forms to NY Life for approval.

*If you are terminally ill, a benefit that became effective January 1, 1996, is being offered to Los Angeles County employees. This benefit allows you to receive 25% to 75% of the face value of your Optional Group Term Life policy for whatever purpose you choose. **To qualify for this benefit you must be totally disabled and have a life expectancy of 12 months or less.***

Should you have any questions concerning these forms, or if you need a claim form for the Terminal Illness benefit, please feel free to call BSC Monday-Friday from 8:30 a.m-5:00 p.m. at (800) 842-6635.