



Topic:

Change to Liberty Mutual Supplemental Disability Insurance

Applies to:

All benefit eligible employees who wish to enroll in, or cancel their Liberty Mutual Supplemental Disability Insurance policy.

Answer:

Employees may enroll in, or cancel their Liberty Mutual Supplemental Disability Insurance policy at any time, for any reason. A Qualifying Life Event is not required as this is an after-tax plan. Employees must be regular employees working 30+ hours per week to participate.

Change Instructions:

All forms may be found online at:

www.UNCHCSBenefits.com

Changes to Liberty Mutual Supplemental Disability Insurance:

- To enroll, employees should complete the [Liberty Mutual Supplemental Disability Enrollment Application](#) and the [Liberty Mutual Supplemental Disability Evidence of Insurability Form](#). The Evidence of Insurability Form will be reviewed by the Liberty Mutual Underwriting office, which will either approve or deny the application.
- To cancel an existing policy, employees may complete and submit a [UNC Health Care Miscellaneous Cancellation Form](#).
- A premium calculator is available on the Forms page to help employees calculate their insurance premium.

Once completed, employees should keep a copy for their records and forward all originals to: UNC HC Employee Benefits, 211 Friday Center Drive, Suite 2057, Chapel Hill, NC, 27517

Example

Ben has been enrolled in the Liberty Mutual Supplemental Disability Plan since his employment date, but has decided to cancel the coverage.

Ben will complete and submit the UNC Health Care Miscellaneous Cancellation Form, and his coverage will be cancelled.

If Ben changes his mind and decides to re-enroll at a future date, he will complete and submit the Liberty Mutual Supplemental Disability Enrollment Application and the Liberty Mutual Supplemental Disability Evidence of Insurability Form. Liberty Mutual will review the applications and may request additional information including a physical exam. If approved, the coverage will begin.