

WPS provides an optional waiver of premium benefit that can be purchased as part of our Individual HSA-Qualified High-Deductible Health Plan (HDHP). If you purchase this option, WPS will waive your health plan premium for up to a combined lifetime maximum of six months in the event of your total disability or your death.

## **Waiver of Premium for Total Disability**

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If you become totally disabled we'll waive the plan premium starting on the 31st day of total disability provided:

- The disability began while you were insured under the waiver of premium provision.
- We receive proof that you're totally disabled.
- The plan remains in effect during the entire period of total disability.

You must notify WPS of your total disability as soon as possible, no later than six months following the date of your total disability. We'll send you a proof of total disability form that will need to be completed by you and your doctor. Upon receipt of the form and our determination of your total disability, we'll waive your premium for the duration of your total disability, or up to the combined lifetime maximum of six months, whichever is shortest.

## **Waiver of Premium for Death**

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If you have family coverage and die while the plan is in effect, we'll waive the plan premium for up to the combined lifetime maximum six months, starting the day after death. If you die during a period of total disability, we'll continue to pay the family plan premium, up to the six month lifetime waiver of premium benefit period. For example: if you had used four months of your waiver of premium benefit and then died, we'd continue to waive the family health plan premium for another two months.

## **Definition of Total Disability**

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You are considered totally disabled if you are unable, due to injury or illness, to perform the essential functions of your occupation as determined by WPS. If you don't have a regular occupation, it means your inability to carry on most of the normal activities of a person of the same age and sex including but not limited to full- or part-time work either for someone else or yourself. You must be under the regular care of a physician. We have the right to examine or have a health care provider examine you as often as we require to determine whether or not you are totally disabled.

# WAIVER OF PREMIUM BENEFIT (CONTINUED)

## Exclusions

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We will not pay waiver of premium benefits for any total disability:

- During which you are not under the regular care of a physician.
- Resulting from an intentionally inflicted injury or illness, attempted suicide, or suicide.
- Resulting from of your participation in a riot or crime.
- Resulting from weight control or any treatment of obesity.
- Resulting from an act of declared war or armed aggression.
- For which any government body or its agencies is liable while you are on active duty or training in the armed forces including the National Guard or Reserves of any state or country.
- Incurred in connection with any illness or injury resulting from any activity for pay, profit, or gain and you are not entitled to benefits under Workers' Compensation or similar laws.
- During any period you are receiving benefits under any other group disability income short- or long-term coverage.
- Resulting from a ridered condition shown in the waiver of benefits endorsement.



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