

It may be possible to waive the initial one year waiting period if you are newly hired and were covered by the long-term disability insurance plan of your former employer. If you were covered within three months of the date when your initial waiting period begins and you would like to have your waiting period waived, you must submit appropriate documentation of your coverage within 31 days of your date of hire (please see below).

SAMPLE DOCUMENTATION:

Date

University Human Resources – Benefits – Box 1879

Brown University

Providence, Rhode Island 02903

To whom it may concern:

Please be advised that (your name) was covered under (former Employer's name)'s Long Term Disability Plan through (date coverage ended). (Former Employer's Name)'s Long Term Disability Plan provides income benefits during total disability up until age 65 or Social Security normal retirement age. Please feel free to call me at (phone number) if you have any questions or require additional information.

Sincerely,

Name, Title