

31A-22-520 Continuation of coverage during total disability.

- (1) An insured person in a group life insurance policy may continue coverage during the total disability of the insured person or dependent by timely payment to the policyholder of that portion, if any, of the premium that would have been required on behalf of the insured person in the absence of total disability.
- (2) The continuation shall be on a premium paying basis until the earlier of:
 - (a) six months from the date of total disability;
 - (b) approval by the insurer of continuation of the coverage under any disability provision the group insurance policy may contain; or
 - (c) the discontinuance of the group insurance policy.
- (3) If the group policy has a waiting period for an accident and health benefit, the continuation extends to the end of the waiting period, even if the group policy is otherwise discontinued.

Amended by Chapter 116, 2001 General Session