

# Long-Term Disability (LTD)



## Is Coverage guaranteed during this 2016 Open Enrollment?

No. If you chose not to enroll previously in a Long Term Disability plan, you must now complete an Evidence of Insurability (EOI) form before you are considered for coverage. However, if you are newly eligible for a disability level as a result of a change to your benefits salary, you may be eligible to enroll without submitting EOI.

## Am I eligible for benefits under this plan if I am absent from work on the plan effective date?

No. If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

## What is the minimum benefit?

The minimum monthly benefit is \$100, or 10 percent of your gross disability benefit, whichever is greater.

## How long must I be totally disabled before I receive benefits?

There is a 180 elimination period (benefit waiting period), during which time you must be continuously disabled and for which no benefit is payable. The elimination period begins on the first day of disability. You can satisfy your elimination period if you are working, as long as you meet the definition of disability. Your disability may be treated as continuous as long as you do not exceed 90 return-to-work days during the elimination period.

## When are benefits payable?

LTD benefits begin to accrue after you meet the definition of disability as defined in the policy to satisfy a benefit waiting period of 180 days or the expiration of accrued sick leave, whichever is greater.

## How long are benefits payable?

If you are disabled prior to age 62, your benefits will cover you to age 67. If you are disabled at age 62 or after, benefits will be paid according to a decreasing maximum benefit period as indicated below.

## >> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Long-Term Disability (LTD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Level 1.**
- **Retirees and COBRA Participants are ineligible for Long-Term Disability (LTD) plan enrollment.**
- **See eligibility section for more details.**



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## Is coverage guaranteed during this enrollment?

**New Hires:** You have the opportunity to enroll in Long Term Disability during this enrollment period without submitting Evidence of Insurability (EOI). If you are currently eligible for coverage, but choose not to enroll during this enrollment, future enrollments will require that you complete EOI and your coverage will not be guaranteed.

**Current Employees:** No. If you chose not to enroll previously in a Long Term Disability plan, you must now complete an Evidence of Insurability (EOI) form before you are considered for coverage. However, if you are newly eligible for a disability level as a result of a change to your benefits salary, you may be eligible to enroll without submitting EOI.

For any questions, you may call a representative at 1.305.995.4889.

## Must I pay my premiums if my disability prevents me from working?

Your LTD premium payments are waived when you begin receiving LTD benefit checks. Premiums for all levels of LTD coverage are 100 percent employee paid.

## What benefits are included in Long-Term Disability?

If you become disabled, the following benefits can help until you get back to full-time work.

**Work Incentive Benefit** - This benefit offers an effective incentive if you are disabled and return to work. You may receive your full disability benefit during the first 12 months after returning, as long as your benefit and earnings are not more than 100 percent of pre-disability earnings.

**Rehabilitation and Return to Work Assistance** - The Hartford vocational rehabilitation experts provide qualified employees with formalized assessment and planning as well as financial support to help you return to productive, independent lifestyles.

**Worksite Modification Benefit** - The Hartford helps your employer make the worksite accommodations necessary to enable employees to return to work. This benefit reimburses your employer up to the amount equal to the amount of the maximum monthly benefit for worksite modifications for each employee.

**Family Care Credit Benefit** - When you are disabled and incurring child care expenses for your dependent child(ren) and participating continuously in the Rehabilitation and Return to Work Assistance program, The Hartford will, for the purpose of calculating your benefit, deduct the cost of family care from earnings received from work as part of a program of Rehabilitation, subject to limitations. The reimbursement payment will begin immediately after you start the Rehabilitation and Return to Work Program.

The child must be under 13 years of age or incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.

## What is a recurrent disability?

A recurrent disability is a disability that is related to, or due to the same cause or causes of a prior disability for which a monthly benefit was paid. A recurrent disability will be treated as part of the prior disability and you will not have to complete another elimination period if, after receiving disability benefits under the plan, an employee returns to work on a full-time basis for less than six months and performs all of the duties of the employee's own occupation. Benefit payments will be subject to the terms of the plan for the prior disability.

## Are benefits taxable?

Because your premiums are paid on a post-tax basis, disability benefits paid to you will not be taxed.

## When should I submit a claim?

Your claim should be submitted within 30 days after the date of your disability begins or as soon as possible. However, The Hartford must receive written proof of your claim no later than 90 days after your elimination period. If this is not possible, proof must be given no later than one year after the time proof is required except in the absence of legal capacity.

## How do I submit a claim?

The transition process from Short Term Disability to Long Term Disability claim is automated by our claim system. A claimant questionnaire is sent to the employee that requests information about other income/offset information, past work experience/education and medical providers. We may also obtain additional information from the employer. A separate claim form is not required.



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## What if I receive benefits from another group disability plan or other source?

Disability benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as:

- Social Security Disability Insurance
- Workers' Compensation
- Other employer-based Insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)

Disability benefit payments will not be reduced by certain kinds of other income, such as:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- The portion of your Long Term Disability payment that you place in an IRS-approved account to fund your future retirement.
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

## Is there a survivor benefit?

Yes, if you die after your disability had continued for 180 or more consecutive days; and you were receiving or were entitled to receive payments under the plan, The Hartford will pay your eligible survivor a lump sum benefit equal to three months of your gross disability payment.

## Is there a pre-existing condition clause?

Yes. Your insurance limits the benefits you can receive for pre-existing conditions. In general, if you were diagnosed or received care for a condition before the effective date of your policy, you will be covered for a disability due to that condition only if:

- You have not received treatment for your condition for three months before the effective date of your insurance, or
- You have been insured under this coverage for twelve months prior to your disability commencing, so you can receive benefits even if you're receiving treatment, or
- You have already satisfied the pre-existing condition requirement of your previous insurer.

## What insurance company makes this plan available?

The Long-Term Disability benefit is offered through Hartford Life and Accident Insurance Company. The Hartford is rated "A (Excellent)" (rating effective 2013) by A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies.

**NOTE:** This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies.

