

LONG-TERM DISABILITY INSURANCE PROCEDURES FOR EMPLOYEES



Human Resources Benefits and You

Long-term disability (LTD) insurance provides for the continuation of income during periods of medical disability. The program also continues payments into your retirement account and provides certain other OSU-paid benefits. To qualify for any of the benefits described in this handout, you must be covered under the LTD insurance plan. You may verify coverage by checking your Payroll Advice on *Web for Employees* for an “LTD” premium deduction.

HOW TO FILE A CLAIM FOR LONG-TERM DISABILITY BENEFITS

If you believe that you are unable to perform your job duties due to disability for more than six months, you should contact American Fidelity Assurance (AFA) at (800) 662-1113 (select 2) or contact OSU Employee Services at (405) 744-5449 and request an LTD claim packet. As you review and complete the claim packet, you may find the following instructions helpful.

Attending Physician’s Statements: Ask the physician treating your disabling condition to complete the *Attending Physician’s Statement* forms from AFA and ING Employee Benefits. The physician with the most knowledge of the impact of your disability (usually a specialist) should complete your forms. If you continue working after obtaining this medical statement, AFA will require additional medical evidence of total disability immediately after your last day worked.

Employee’s Disability Application: Complete the *AFA Employee’s Disability Application* and attach a copy of your birth certificate. Be sure to sign the form. If you do not have a birth certificate, apply for one. In the meantime, submit two other forms of proof of age with your initial claim. Once you obtain a birth certificate, you should forward a copy directly to AFA. Be sure your current name and social security number are included with the transmittal to AFA.

Employee’s ING Waiver of Premium Disability Claim: Complete the *ING Waiver of Premium Disability Claim*, if you are less than 60 years of age.

Coordinate With Your Department: Give the completed ING and AFA *Attending Physician’s Statements*, the *ING Waiver of Premium* form, and the *Employee Disability Application* to your department along with your proof of birth. Ask your department to complete the *AFA Employer’s Report of Claim* form, attach a copy of your position questionnaire, and submit all forms to Human Resources, 106 Whitehurst. You should also remind your department to complete a *Leave of Absence* form. Employee Services will provide assistance to your department, if needed. Human Resources will forward your claim documents to AFA and ING.

OTHER THINGS YOU NEED TO DO

OTRS: If you have 10 years of creditable service in Oklahoma Teachers’ Retirement System (OTRS), you are required to apply for OTRS disability benefits. Any OTRS payment you receive (regular or disability retirement) will be used as an offset against your LTD insurance benefits.

Social Security/Medicare Part B: You are required to apply for social security disability benefits. If awarded, social security benefits will be used as an offset against LTD insurance benefits. After two years on Social Security disability, you are required to enroll in Part B (Medicare), and OSU health insurance will become the secondary payer.

Other Offsets: If you receive other OSU-paid benefits, you must report the income to AFA to be used as an offset against your LTD insurance benefits. This includes federal retirement or federal disability compensation, unemployment compensation, or workers’ compensation.

OSU Human Resources – 106 Whitehurst, Stillwater, Oklahoma 74078 – (405) 744-5449

OTHER IMPORTANT INFORMATION

Disability Supplement Pay: LTD insurance payments do not begin until you have been disabled for 180 days (six months). This is called the Elimination Period. During the six-month period after your last day of work, OSU may provide disability supplement pay if you have exhausted all paid leave (sick, comp, annual). If you have been employed for more than four years in a continuous, regular appointment, your disability supplement pay is at 100%. If you have been employed less than four years, you will receive disability supplement pay at the same level you elected for LTD insurance coverage (50%, 60% or 70%).

Health Care Coverage: If you are an active employee when applying for LTD insurance benefits, OSU may continue to pay your health care premium during your leave of absence or LTD disability status, not to exceed the amount OSU pays for active employees. You continue to pay the premium on family members. Premiums that you normally pay through payroll deduction will be billed through the Bursar's office when you cease to receive OSU pay. If payments are not made for all premiums for which you are responsible, your coverage will be canceled, including your OSU paid health coverage. If you wish to cancel any coverage, a *State Plan Insurance Election Form* needs to be turned in to Employee Services within 30 days of AFA's approval of your disability claim and coverage will be terminated at the end of that month. If you terminated employment before applying for LTD, your OSU paid health care and life insurance benefits will not be reinstated even if you are subsequently approved for LTD insurance benefits.

Life Premium Waiver: If you are an active employee under the age of 60 and you are totally disabled, you may also qualify for a waiver of ING Life premiums. The waiver of premium does not apply to dependent coverage you may have elected. Nor does it apply to the accidental death and dismemberment portion of your basic life insurance. If you are over age 60 at the time of disability, contact Employee Services within 60 days for information regarding conversion options. As you file your LTD claim with AFA, you will also need to complete an *ING Waiver of Premium Disability Claim* if you are less than 60 years of age. When you are approved for LTD insurance benefits, you will want to check with ING about the approval status of the life waiver and verify the amount of your coverage.

Return to Work: Subject to the availability of funds, your position or one of equal status will be held for one year from your last day of work unless a physician certifies that your condition is not treatable or that it is unlikely that you would return to work within one year. If you are able to return to work, you will need a physician's release to do so. If you are able to return to work later than one year after the onset of your disability, you would apply for employment on the same basis as any other applicant.

Workers' Compensation: If you are receiving workers' compensation (WC) benefits and also apply for LTD insurance benefits, the OSU policy and procedures applicable to LTD take precedence over WC procedures.

Keep Copies: You should keep copies of all documents that you provide to your department, American Fidelity, ING, or any of the other benefit vendors. OSU does not maintain copies of claims documentation.

Medical Verification: AFA and ING will ask for medical documentation from time-to-time to verify continued disability for benefits. Failure to cooperate with this process can result in termination of benefits.

File Promptly: You should complete and file all claim documents at the onset of disability. You should also respond to any inquiries promptly. It may take AFA, ING, OTRS, and Social Security several months to determine your eligibility. If AFA has not approved your application by the end of the Elimination Period, your OSU income will end and you must begin paying your own insurance premiums. You could lose rights to certain benefits if you delay submitting your disability claim forms.

Assistance: Call American Fidelity at (800) 662-1113 for more information about LTD disability benefits. If you work at Stillwater or one of the branch campuses, you may wish to visit your campus HR department for individual assistance.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy, and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.