



Human Resources Benefits and You

LONG-TERM DISABILITY INSURANCE PROCEDURES FOR EMPLOYEES

Long-term disability (LTD) insurance provides for the continuation of income during periods of non-occupational disability, illness or injury not to exceed the level of your elected coverage (50%, 60% or 70%). The plan may also continue payments into your retirement account and provide 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 a “LTD” premium deduction.

How to File a Claim for Long-Term Disability Benefits: Soon as you become aware you are unable to perform your job duties due to disability for more than six months, you should contact OSU Benefits at (405) 744-5449 and request a LTD claim packet. You should request *Family Medical Leave (FMLA)* forms from your HR Partner. Should you terminate employment with OSU and you are diagnosed with a disabling condition that started prior to your termination, you are still eligible to apply for LTD benefits within a year after separation. As you review and complete the claim packet, you may find the following instructions helpful.

Attending Physician’s Statements: Ask the physician who is treating your disabling condition to complete the *Attending Physician’s Statement* forms from AFA and Voya and your FMLA paperwork provided by your employer. The physician with the most knowledge of the impact of your disability (usually a specialist) should complete your forms. Your physician must believe and indicate on the form that you will be unable to work for more than six consecutive months. 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 claim. Once you obtain a birth certificate, you should forward a copy directly to AFA. Include your current name and social security number with your form to AFA.

Employee’s Voya Waiver of Premium Disability Claim: Complete the *Voya Waiver of Premium Disability Claim*, if you are under age 60. Waiver of premium is not available if you are over 60.

Coordinate With Your Department: It is important to work with your department to ensure your elimination period leave of absence begins with your last day worked. Your FMLA paperwork should also be submitted to your HR Partner no later than your last day of work. If your leave is not coordinated in a timely manner, you may not receive disability supplemental pay. Give the completed Voya and AFA *Attending Physician’s Statements*, the *Voya Waiver of Premium* form, and the *Employee Disability Application* to OSU Benefits along with your proof of birth. OSU Benefits will complete the AFA *Employer’s Report of Claim* form, and request a copy of your position questionnaire from your department. OSU Benefits will notify your department to complete an *Employment Action* form to report your six-month elimination period. OSU Benefits will provide assistance to your department, if needed, and forward your claim documents to AFA and Voya.

OTHER THINGS YOU NEED TO DO

OTRS: If you have 10 years of creditable service at the end of your elimination period in Oklahoma Teachers' Retirement System (OTRS), you are required to apply for OTRS disability benefits. Any OTRS payment you receive (disability retirement or regular 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. You are also required to enroll in Medicare Part A and Part B as soon as you are eligible. Typically, after two years on Social Security disability, you are eligible to enroll in Medicare. You are also eligible for Medicare when you turn 65. At the point you become Medicare eligible, Medicare will be your primary insurance and BlueCross BlueShield will be secondary. If you fail to enroll in both Medicare Part A and Part B, your benefits from BlueCross BlueShield may be reduced.

Other Offsets: If you receive other income, 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 and/or workers' compensation. AFA will pay at least \$100 per month even if your offsets exceed your level of coverage. The policy ensures that you receive a monthly benefit of no less than your level of coverage from all sources.

OTHER IMPORTANT INFORMATION

Workers' Compensation: Disability arising from work-related illness or injury will be handled in accordance with Workers' Compensation laws. Your AFA LTD policy covers non-occupational disabilities.

Disability Supplement Pay: LTD insurance benefits, payable by AFA, do not begin until you have been disabled for six months. This is called the Elimination Period. During the six-month period after your last day of work, you will be paid accrued leave (sick and annual). When all leave is exhausted, you may receive OSU disability supplement pay at the same level as your elected LTD insurance coverage (50%, 60% or 70%). If your LTD claim paperwork is not submitted in a timely manner, you may not receive disability supplement pay until your claim paperwork is submitted to OSU Benefits and the paperwork is approved to forward to AFA. Even if your claim is eventually approved, no back pay will be given.

Health, Dental, Vision Insurance: If you are an active employee when applying for LTD insurance benefits, you may be eligible to continue to receive health, dental, and vision insurance. OSU continues to pay a portion of your health insurance premium up to the amount paid for active employees (employee only coverage) during the elimination period and the first two years of disability coverage. You continue to pay your portion of the premium and any voluntary premiums for covered family members. Premiums normally paid through a 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 benefit coverage an *OSU Insurance Enrollment/Change Form* needs to be completed and submitted to OSU Benefits within 30 days of AFA's approval of your disability claim and coverage will be terminated at the end of that month. If you terminate employment before applying for LTD, your OSU health, dental, vision, and life insurance benefits will not be reinstated even if you are subsequently approved for LTD benefits. You will be separated or retired, if retirement eligible, at the end of the two year OSU LTD

benefit period even though you may continue receiving disability benefits through your AFA long-term disability policy. If you were retirement eligible at the onset of your disability, you will have the option to enroll in a BlueCross BlueShield health plan.

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 Voya Life insurance premiums for basic and supplemental coverage. 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. Dependent life insurance would have to be converted to a whole life policy if you wish to continue those policies. If you are over age 60 at the time of disability, contact OSU Benefits within 30 days for information regarding conversion options. As you file your LTD claim with AFA, you will also need to complete a *Voya 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 Voya 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 six months from your last day of work. 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 after six months from the onset of your disability, you would apply for employment on the same basis as any other applicant.

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

Medical Verification: AFA and Voya will ask for medical documentation from time-to-time to verify continued disability for benefits. It is very important that you respond to any request for information as soon as possible. Failure to cooperate with this process can result in termination of LTD benefits and separation from OSU.

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, Voya, OTRS, and Social Security several months to determine your eligibility. If AFA has not approved your application by the end of the Elimination Period and you have exhausted your leave, 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 OSU Benefits at (405) 744-5449 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.