

ONONDAGA COUNTY GROUP LONG TERM DISABILITY

WHAT IS LONG TERM DISABILITY?

Long Term Disability (LTD) is a disability that typically lasts beyond the 26-52 weeks usually associated with a Short Term Disability (STD). A long term disability can last 1 yr., 2 yrs., or in some cases, for life. The LTD program insures an employee's salary against a total disability that may happen on or off the job, and cause a loss of income. By replacing a reasonable portion of the gross monthly salary, the employee can maintain his/her standard of living and help prevent financial disaster. It's there to protect **your** income. As long as you remain disabled, your LTD plan offered through UNUM will pay benefits up to the age of 65.

HOW DOES LONG TERM DISABILITY WORK?

Once you become disabled and are no longer able to perform your regular duties at work, you will start to fulfill an elimination period. This time may range from, depending on your union and the option you choose, 30 days to 180 days. If you continue to be termed disabled by your physician during this time, you must then submit a written notice of claim. The insurance company will then proceed to process the claim. The LTD plan looks at the **first day** you become sick or disabled. You don't have to wait until you stop receiving a paycheck from the County in order to file a notice of claim for your disability.

HOW DO I BECOME ELIGIBLE FOR THE PLAN?

You must be an active employee on the 101 payroll, working a specified number of hours per week according to your union contract. If you are newly hired, there is a waiting period for the LTD program, and this usually coincides with the time your health/dental benefits start.

WHAT IS A PRE-EXISTING CONDITION?

Once your plan is in effect, and you become sick or disabled, you may file a claim. There is a pre-existing condition clause, which does apply, but would **only** apply to a disability that was caused by a condition, which was treated or diagnosed 3 or 12 months prior to your LTD plan's effective date. If you have a disability which is shown to be pre-existing, and you become disabled during the **first 12 months** of the effective date, then the plan would not pay benefits for that disability. Once you've been on the plan for 12 months, and then become disabled due to that particular disability, then the plan would pay.

WHAT IS THE COST OF THE PLAN?

The County pays the base plan of the program. At initial enrollment you are given a choice of either the base plan, or buy-up options. During open enrollment, you are given a choice to buy-up or remain at the base plan. The buy-up options shorten the elimination time you would have to fulfill if you file a claim for disability. The buy-up options are partially funded by you and are automatically deducted from your paycheck for the first 24 paychecks per year (first 2 paychecks of every month). However, if you become disabled, and once you start receiving a benefit check, the waiver of premium goes into effect.

WHAT IS INTEGRATION OF BENEFITS?

Integration of benefits means that any Primary or Family Social Security income, any Workers' Compensation income or any retirement plan benefits not funded wholly by employee contributions will reduce your LTD monthly benefit. Income not subject to integration is income received from any disability plan that you purchase on an individual basis. (**ANY plan offered specifically to groups/associations on a voluntary basis will be considered in the determination of your benefit from the LTD plan**). Also, deferred compensation plans, IRA's or tax-sheltered annuities are not subject to integration of benefits.

FOR FURTHER INFORMATION ABOUT YOUR LONG TERM DISABILITY PLAN, PLEASE REFER TO YOUR PLAN OUTLINE OR CONTACT UNUM AT 1-800-858-6843