

## Long- Term Disability (LTD) FAQ

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**Question 1:** What is Long-Term Disability (LTD) coverage?

**Answer:** Long-Term Disability coverage serves as wage replacement to individuals who are unable to work due to experiencing a physician certified disabling injury or illness.

**Question 2:** Who is eligible for LTD coverage?

**Answer:** Benefits will become effective the first day of the month following date of hire. Additionally, the employee must be considered an active employee of the Archdiocese of Cincinnati, except priests or nuns, who is both full-time and working at least 20 hours per week, a Teacher who works at least 12 classroom hours each week or a Teacher by Athenaeum of Ohio and teaches 9+ classroom hours per week.

**Question 3:** Who administers the Archdiocese of Cincinnati's LTD policy?

**Answer:** The Standard Insurance Company.

**Question 4:** What is the waiting period and when does it begin?

**Answer:** The waiting period is **180 days**, which begins on the date in which the employee is no longer able to work due to a physician certified disabling injury or illness.

**Question 5:** When should I file a claim?

**Answer:** Employees should submit a claim as soon as they believe that their leave of absence may extend beyond the benefit waiting period of 180 days. The employee may report a claim up to four (4) weeks in advance of a planned disability absence, such as childbirth or a scheduled surgery.

**Question 6:** Where can I get a claim form?

**Answer:** Employees should contact their Location Administrator for a copy of the Disability Benefit Claim Form and LTD certificate for their records. It is the employee's responsibility to complete the form and submit all required paperwork to The Standard for review and processing.

**Question 7:** What information do I need to provide The Standard when submitting a claim?

**Answer:** Information needs to be provided by the claimant, the Archdiocese of Cincinnati and the Attending Physician. Below is a summary of what information is collected from each party involved.

- a) **Claimant (Employee)** – general information including name, address, SSN, etc., employment information and explanation of injury/sickness.
- b) **Employer** – Employee salary, start date, cease-work date, sick leave and general employment information.
- c) **Attending Physician** – Medical information explaining/supporting the nature of the claim

**Question 8:** Is my medical information kept confidential?

**Answer:** All information pertaining to the employee's claim is confidential and will only be discussed with those given written authorization to do so.

**Question 9:** How long does it take for a LTD claim to be processed and receive the final decision?

**Answer:** Claim processing is dependent upon how soon The Standard receives **ALL** of the requested documentation from all parties. Once all paperwork is received, it will take no longer than 7 business days to be processed. Once a final decision has been made both the employee and

Location Administrator will receive notification from The Standard whether the claim has been approved or denied via letter.

Please note that all confidential information pertaining to employee's claim will not be included in the letters to the Archdiocese.

**Question 10: What happens if my claim is denied?**

**Answer:** If the employee's claim is denied, they would have the option to submit an appeal to The Standard.

**Question 11: How do I appeal a denied claim?**

**Answer:** If an employee's claim is denied and they desire to submit an appeal, the employee should submit a written appeal request to The Standard including any new backup correspondence and/or materials to support their request for appeal.

Appeal requests should be mailed or faxed:

Standard Insurance Company  
PO Box 2800  
Portland, OR 97208  
800.368.2859 Tel 800.378.6053 Fax

**Question 12: If my LTD claim is approved, how long will it take to receive payment?**

**Answer:** LTD benefits are paid monthly in arrears. Claims approved for dates in the past will be funded the day after approval and mailed via the U.S. Postal Service.

**Question 13: How much will my monthly income benefit be?**

**Answer:** When approved, employees are eligible to receive a monthly benefit of 60% of their earnings, not to exceed \$5,000 per month. The benefit amount paid out is based upon the employee's monthly earnings on their last full day of Active Work prior to experiencing the disabling injury or illness. See *LTD Certificate for a detailed definition of earnings*.

For example, if an employee earned \$1,000 a month on their last day of Active Work, the employee would be eligible to receive \$600(60%) a month in LTD benefits.

***IMPORTANT:*** While on LTD, the benefit amount paid out will be reduced by any supplemental income received by the employee, i.e. other work earnings, workers compensation, state disability income, pension, etc.

**Question 14: How will I receive payment?**

**Answer:** Employees may receive their benefit payments by mail or electronic funds transfer (EFT) to their bank account. If the employee is interested in receiving their payments via EFT, they will need to complete and return the [Automatic Electronic Deposit \(EFT\) Disability Payment Option Request Form](#) to The Standard.

**Question 15: Are my disability benefits taxable and if so, are they grossed up?**

**Answer:** All LTD benefit payments are taxable due to the fact that the LTD benefit is 100% employer-paid. The benefit payments are also not grossed up, meaning that benefit payments are not increased to cover any deductions or withholdings the employee may be subject to. If the employee has questions regarding the taxability of their benefits, they should consult a financial advisor.

Question 16: Is there a Maximum Benefit Period?

Answer: Yes, the Maximum Benefit Period is based upon the employees' age at the time of their disability. Refer to Table below.

Age	Maximum Benefit Period
61 or younger .....	To age 65, or 3 years 6 months, if longer.
62 .....	3 years 6 months
63 .....	3 years
64 .....	2 years 6 months
65 .....	2 years
66 .....	1 year 9 months
67 .....	1 year 6 months
68 .....	1 year 3 months
69 or older.....	1 year

Question 17: I was approved for the Own Occupation Period for 24 months, what does that mean?

Answer: Own occupation is defined as occupational duties that the employee has been trained to perform related to the position the employee held at the Archdiocese of Cincinnati at the time of experiencing the physician certified disabling injury or illness.

If approved for the Own Occupation Period, it has been determined that the employee is unable to perform the majority of the occupational duties of their held position on a continuous basis following the waiting period.

For example, if the employee held the position of a Teacher on their last day of Active Work before becoming disabled and can no longer effectively communicate/speak and perform the essential duties of the position, they satisfy the criteria of the Own Occupation definition of Disability.

**IMPORTANT:** During the Own Occupation Period, the employee may work in an unrelated position while meeting the own occupation definition of disability. However, the employee will no longer be considered disabled if the earnings paid by other occupation meet or exceed 80% of the employee's earnings prior to the disabling event.

Question 18: What happens when the Own Occupation period has ended after 24 months?

Answer: Unlike the Own Occupation period, during the Any Occupation Period the employee must be unable to perform majority of the occupational duties of the position held at the time of the disabling event **and** any other position.

Any Occupation is defined as any employment in which the employee is unable to complete the majority of the occupational duties of a position, whether due to education, training, or experience of any profession and earning at least 60% of the employees' monthly earnings prior to becoming disabled within twelve (12) months following their return to work.

**Note:** The Standard takes inflation into consideration when determining if a claimants earnings from another occupation exceeds the LTD benefit amount, thus making the claimant ineligible for continued coverage under the plan.

Question 19: My doctor is releasing me to return to work for full/modified duty, what should I do?

Answer: When an employee is considering returning to work, they should contact their Claims Examiner at The Standard to confirm the expected return to work date. The Claims Examiner will then work with the employee's Physician and the Archdiocese of Cincinnati to confirm the return to work date and discuss any restrictions/limitations, etc. the employee may have.

### Question 20: Is there a Pre-Existing Conditions exclusion in this policy?

**Answer:** Yes, the Archdiocese of Cincinnati policy has a pre-existing conditions exclusion. Under the LTD policy, employees are not covered for a disability caused or contributed to by a pre-existing condition or the medical/surgical treatment of a pre-existing condition prior to being covered under the Archdiocese of Cincinnati policy on a continuous basis for a minimum of 5 days and Actively at Work at least one full day after the end of the 5 days (6 days in total).

**Pre-existing condition** is defined as a mental or physical condition (whether or not diagnosed or misdiagnosed):

1. In which the employee has done or in using good judgment would have done any of the following:
  - a) Consulted a physician or licensed medical professional;
  - b) Received medical treatment, services or advice;
  - c) Undergone diagnostic procedures , including self-administered procedure's;
  - d) Taken prescribed drugs or medications;
2. Discovered or suspected during a medical examination, including routine examination

### Question 21: How does Workers Compensation and/or Social Security Disability Benefit) effect my LTD payment?

**Answer:** If an employee receives or is eligible to receive additional income from other sources i.e. Workers Compensation or Social Security Disability Benefits as a result of the disability, the employee's LTD benefit will be reduced by the additional income while LTD benefits are payable. This other income is referred to as *deductible income* by The Standard.

For a full list of what is considered *deductible income*, refer to the LTD certificate and/or speak to the assigned Claims Administrator from The Standard.

For example, if an employee earned \$1,000 a month on their last day of Active Work and are eligible to receive \$150 in Social Security Disability Benefits, the employee would be eligible to receive \$450(\$600-\$150) a month in LTD benefits.

### Question 22: What is the Family Medical Leave Act (FMLA)?

**Answer:** The Family Medical Leave Act (FMLA) provides job protections for up to 12 workweeks of unpaid leave each year to eligible employees. In order to be eligible the employee must have worked with the Archdiocese of Cincinnati for 12 months and worked at least 1,250 hours during the 12 months prior to the start of FMLA leave.

During this time, the employee is responsible to maintain their health benefits.

### Question 23: Will my employment automatically terminate once I am approved for LTD?

**Answer:** No, the Archdiocese of Cincinnati will not automatically terminate an employee due to being eligible for the LTD benefit. Employers must consider ADA reasonable accommodations and conduct the interactive process when leaves are exhausted before termination is implemented.

### Question 24: How do I maintain my health benefits while on leave?

**Answer:** While on LTD, an employee may maintain their current benefits by submitting payment directly to the Archdiocese of Cincinnati via personal check. If the employee fails to maintain their premium payments while on leave, the plan has the right to cancel the employee's coverage.

Question 25: How do I continue my coverage after my employment has been terminated?

Answer: Following the termination of employment, the employees has the option to continue coverage for themselves and their covered dependents at the full cost of the coverage for up to 12 months.

Question 26: How does Medicare impact the LTD benefit?

Answer: Receiving LTD benefits under the Archdiocese of Cincinnati policy would have no impact on Medicare benefits. The employee will become eligible for Medicare coverage if they qualify for Social Security disability benefit and/or once they reach age 65. See the Location Administrator for information regarding Medicare and Health benefit questions.