

Going on Long-Term Disability

What classified staff need to know about going on Long-Term Disability with the University of Pittsburgh

What is Long-Term Disability (LTD)?

LTD is a University of Pittsburgh benefit that provides partial income replacement and continuation of certain benefits in the event eligible employees become disabled under the terms and conditions of the University's plan. If approved for LTD, benefits become payable upon completion of the six month waiting period. To be eligible, you must be at least 50 percent effort and retain a benefits eligible position for at least six months.

What is the definition of disability?

Total disability is defined as "wholly and continuously unable:

- (1) during the first two years of any one period of disability, to perform any and every duty pertaining to one's employment; and
- (2) during the remainder of such period of disability, to engage in any occupation or perform any work for compensation or profit for which one is or becomes reasonably fitted by training, education, or experience."

During the period of disability, one must be under the regular care of a legally qualified physician.

Certain conditions are considered limited disability benefits and provide a shortened period of LTD benefits. For example, disability due to alcohol, drug or substance abuse, or addiction; mental or nervous disorders or diseases; neuromuscular, musculoskeletal, or soft tissue disorder; chronic fatigue syndrome; and related conditions are considered limited disability benefits. See plan document for more information.

How do I apply for LTD?

In most cases, you will already be on short-term disability with MetLife. MetLife will begin the LTD transition process about 60 days before you have been out of work for the six month waiting period. MetLife will contact you and your attending physician with additional requests specific to LTD. Once a claim is approved, LTD benefits continue to be paid and MetLife will request periodic reviews of your health condition status. Additional medical support may be needed.

What if I'm part of a collective bargaining unit?

Reference your collective bargaining agreement for your union's specific leave requirements and process.

What payments will I receive while on LTD?

If the claim is approved by MetLife, the LTD benefit is payable monthly by MetLife after the six month waiting period. The actual monthly payment is equivalent to 60 percent of covered monthly salary up to the plan maximum of \$20,000 per month.

The initial income replacement received from MetLife will be reduced by an amount equivalent to disability amounts received from Social Security, workers' compensation, and any other benefits payable under any plan for which contributions or payroll deductions are made by the University. However, in no event will the amount from MetLife be reduced by less than \$100 per month or by subsequent increases in Social Security.

Do I have to file for Social Security Disability income/Medicare?

Yes. Initially, the insurance carrier only requires evidence of application to Social Security. If the insurance claim is approved and social security is not approved, the actual amount received from the carrier will be the full 60 percent of covered monthly salary up to the plan maximum of \$20,000 per month.

The insurance carrier may ask for an appeal to Social Security if the claim is not approved by Social Security.

After 30 months of disability (two years of LTD), you will be required to sign up for Medicare Parts A & B. The University employs an organization that will reach out to you and assist with this transition.

Am I eligible to receive disability payments during my elimination period?

During the LTD elimination period, eligible staff members may file a claim under the short-term disability plan (STD). The STD Plan involves an elimination period of 30 calendar days and works in conjunction with medical leave under the Family and Medical Leave Act (FMLA), accrued sick time, and accrued vacation/personal time.

While receiving pay for accrued time, insurance through the University continues without alteration. No further action is required. Options for participation in insurance benefits continue to be available throughout the remainder of the LTD elimination period.

What happens to my benefits and other deductions while I am on LTD?

You and your family are eligible to continue your medical, dental, vision, and dependent life insurance coverage while on approved LTD at the same cost share that active University staff pay. Your optional life insurance coverage will continue at no cost to you for 12 months from your date last worked. Your flexible spending account is closed as of your LTD start date. Claims can still be submitted for expenses incurred prior to the LTD start date; unused funds will be forfeited if not claimed within 180 days of the LTD start date.

Benefits Management Services will administer your benefits (since your pay comes from MetLife and not the University) and you will be directly billed for the cost share of the premiums. You will be required to complete a new enrollment form.

Your basic University life insurance will continue to be paid for by the University for 12 months from your date last worked. All life insurance coverage terminates after 12 months on medical leave of absence. Upon termination of life insurance coverage, employees can submit a Notice of Portability/Conversion request to the Hartford within 31 days of their coverage terminating. The Notice of Portability/Conversion provides options for continuation of life insurance coverage. If you are enrolled in long-term care through Unum, you can elect to continue that insurance and be directly billed by Unum.

Effects on educational benefits are listed in Policy ER 05: Effect of Separation on Eligibility for Staff Scholarship Benefits.

When do I receive my LTD payments?

What taxes are deducted?

- Physical checks are generated on the 21st day of each month for all LTD claimants. You cannot choose when your payments will be issued or received.
- Electronic funds transfer (EFT) is available. At the start of the claim, your claim manager will provide you with the information to set it up. EFT payments are available on the next to last business day of the month.
- Federal taxes are withheld from the LTD benefit; however, local and state taxes are not. You can request that these taxes be withheld with your claim manager.

Once I am approved for LTD, will I still be considered an employee of the University?

Upon being approved for LTD, any benefits payable to you will no longer come from the University, but rather from MetLife. Your department is no longer required to hold your position open. As long as you are approved for LTD benefits, this status change has no effect on your benefits eligibility.

You will receive a letter from MetLife once LTD is approved. The University will notify you of your employment status. Upon termination, your unused vacation will be paid out to you.

If I am released to return to work, am I able to retain my original service date?

While you are not guaranteed employment, if you are able to find employment at Pitt and are hired back into a benefits eligible position within 365 days of being medically released from your attending physician, you will retain your original hire date for purposes of vacation accrual, vesting credit in the University's defined contribution program, disability program eligibility, and FMLA eligibility.

How long can I stay on LTD once my claim is approved?

The chart below illustrates a maximum duration; the claim will remain open only for as long as it is medically approved.

Age on Date of Employee's Disability	Benefit Period
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

What happens if my LTD is exhausted but I cannot return to work?

If you are eligible, you will transition to become a retiree of the University; and will be offered retiree medical, dental, vision, and life insurance plans. If not, you and your dependents will be offered COBRA coverage.

Who do I call if I have questions?

MetLife.....888-777-7418
Benefit Management Services.....888-499-6885
Benefits Department.....833-852-2210
LifeSolutions.....866-647-3432

The information presented in this brochure is intended to provide a general overview of the disability plans. Plan documents and additional details may also be found at hr.pitt.edu/benefits. If there is a conflict between the brochure and the plan/contracts, then the plan and contracts will control. Benefits may be modified from time to time as required by applicable laws, and benefits may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing as appropriate. Staff covered under collective bargaining agreements are governed by the terms of those agreements. No one speaking on behalf of the plans or purporting to speak on behalf of the plans can modify the terms of the plans in any way. The terms of the plans control in all instances.