

## University Disability Program

### Summary

The Ohio State University provides a disability program, administered by Unum, to its eligible faculty and staff. The program pays 60% of your base monthly wage ( $\frac{1}{12}$  of base annual wage) up to a maximum benefit of \$5,000 per month in the event that you cannot work due to illness or injury. This coverage is an important component of your total compensation and a key feature for your financial security. It is very important that you have an understanding of the covered services available to you and of the provisions that are excluded or limited by the plan.

**Long-Term Disability (LTD)** coverage offers you income replacement after you have been disabled for 90 calendar days. Your accumulated sick leave balance must be exhausted before LTD benefits are payable as a taxable income.

**Short-Term Disability (STD)** is designed to provide income replacement after you have been disabled for 30-calendar days instead of the 90-calendar-day period required under the university-provided LTD coverage. Enrollment for this option is voluntary and you pay the after-tax premiums.

**Eligibility** – Your eligible appointment must be 50% full-time equivalent (FTE) or greater. Ohio State faculty and staff who are eligible for the university-provided LTD benefit are eligible to elect the STD option.

**Cost** – There is no cost to you for the university-provided LTD benefit. The university pays the LTD premiums. The per-pay premiums for STD coverage that are deducted from your pay on an after-tax basis are as follows:

#### Employee After-Tax Per Pay Contributions for STD Coverage

Effective July 1, 2006 – December 31, 2011

Base Annual Salary	Monthly Premium	Biweekly Premium
\$29,999 or less	\$ 9.75	\$ 4.50
\$30,000 - \$69,999	\$19.29	\$ 8.90
\$70,000 or more	\$39.57	\$18.26

#### Q When can I elect Short-Term Disability (STD)?

A You may enroll as follows:

- Within 31 days of being hired to an eligible position
- Within 31 days of transferring into an eligible appointment
- Within 31 days of an eligible family status change (refer to [STD Election Form](#) for qualifying events)
- With a medical Evidence of Insurability (EOI) statement
- During subsequent enrollment periods (not offered annually)

Office of Human Resources Customer Service Center

Suite 300, 1590 North High Street, Columbus, OH 43201-2190

(614) 292-1050, (800) 678-6010, fax: (614) 292-6235, [service@hr.osu.edu](mailto:service@hr.osu.edu), [hr.osu.edu](http://hr.osu.edu)

This is intended to be a summary of plan provisions, refer to the online plan detail and policies for additional information.

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**Q How long will I have to wait before I receive disability benefits?**

**A** The LTD benefit has a 90-calendar-day waiting period. Upon approval of your claim, benefits are payable on the 91<sup>st</sup> day from the date of disability and/or upon exhaustion of your sick leave, whichever is greater.

If you elect STD, you will have a 30-calendar-day waiting period. Upon approval of your claim, benefits are payable on the 31<sup>st</sup> day from the date of disability. You are not required to exhaust your accrued sick leave balance before STD benefits are payable.

The receipt of your actual payment will depend on the completion of the application process and claim approval.

**Q Will I be paid during the waiting period?**

**A** In order to be paid during the waiting period, you may use any or all of your accrued sick or vacation leave or earned comp-time balance.

**Q How much will I be paid while receiving disability benefits?**

**A** You will be paid 60% of your base monthly wage ( $\frac{1}{12}$  of your base annual wage) up to a maximum benefit of \$5,000 per month upon approval of your claim. This amount is reduced by income you receive from other sources (i.e. state retirement–OPERS/STRS, Workers’ Compensation, etc.).

**Q If I receive STD benefits, what do I do after 90 days?**

**A** Starting on the 91<sup>st</sup> day, your LTD benefit may begin. Upon submission of required documentation and approval from Unum, your LTD benefits will continue until you are no longer disabled or you reach normal retirement age, whichever occurs first. You are required to exhaust your accrued sick leave balance before LTD benefits are payable.

**Q What is the pre-existing clause?**

**A** A pre-existing condition is an injury or sickness that began before you were insured under the plan. A disability caused by a pre-existing condition is **not covered**, unless you were covered by the plan for at least 90 days prior to the start of your disability leave, work more than 90 consecutive days without medical care or treatment during the first 12 months of eligible employment, or after being insured for 365 days. (Refer to the “When You Qualify for Disability Benefits” section in the Disability Specific Plan Detail document, available online at [hr.osu.edu/benefits/disabilitybenefits](http://hr.osu.edu/benefits/disabilitybenefits).)

**Q How will my disability benefits be paid during my maternity leave for a covered pregnancy?**

**A** Disability benefits will only be paid during the portion of the maternity leave that is disability related (i.e. medically necessary); for example, during the recovery period immediately following the birth (generally six weeks after the birth) or as a result of complications before or after the birth.

Days of Disability	Benefit Program	Percent Paid
1 – 30	None	0%
<b>Note:</b> You may use accrued sick leave, vacation leave, earned comp time, or paid parental leave in order to be paid during this waiting period		
31 – 42	STD	60%
<b>Note:</b> You may use vacation leave or earned comp time to supplement your STD benefits		

**Note:** You cannot utilize other university-sponsored leave programs (i.e., paid parental leave, sick leave, etc.) while collecting STD/LTD benefits (typically 31<sup>st</sup> – 42<sup>nd</sup> days) following the birth of your child.

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**Q How will my disability benefits be paid during while I am off work for four months recovering from surgery?**

**A** Disability benefits will only be paid during the portion of your recovery that is deemed medically necessary for you to remain off work. For example, your disability application has been approved and your physician has submitted objective medical evidence to support your leave from work for four months.

Days of Disability	Benefit Program	Percent Paid
1 – 30	None	0%
<b>Note:</b> You may use accrued sick leave, vacation leave, or earned comp time in order to be paid during this waiting period		
31 – 90	STD	60%
<b>Note:</b> You may use accrued vacation leave or earned comp time to supplement your STD benefits		
90 +	LTD	60%
<b>Note:</b> You must exhaust all remaining accrued sick leave balance prior to receiving any LTD benefits		

**Note:** You cannot utilize other university-sponsored leave programs (i.e., donated vacation time, organ donation, etc.) while collecting STD/LTD benefits.

**Q When will I receive my first disability check?**

**A** You will receive your benefit payments directly from Unum, the plan administrator, after all required medical documentation is received and your claim is approved.

- STD benefits are paid weekly from the date of your approved disability.
- LTD benefits are paid every 30 days from the date of your approved disability.

**Q How long will I receive disability benefits?**

**A** Your benefit payments will continue until you are no longer deemed disabled or you reach normal retirement age, whichever occurs first.

**Q When can I drop STD?**

**A** You can drop STD coverage as follows:

- during an Open Enrollment period (with coverage change effective first day of the next plan year)
- within 31 days of a qualifying status change

You must complete and submit the [STD Election Form](#) to the Office of Human Resources (coverage is effective the first day of the pay period following receipt of the form)

**Note:** For purposes of dropping STD coverage, birth of a child will not be considered a qualifying status change.

**Q If I end my employment at Ohio State, can I continue my disability coverage?**

**A** Within 31 days of your termination from Ohio State, you may be eligible to convert your Long-Term Disability (LTD) coverage into an individual policy. For inquiries or to obtain an application, contact the Office of Human Resources Customer Service Center (see contact information below).

### For More Information

If you have additional questions, visit [hr.osu.edu/benefits/disabilitybenefits](http://hr.osu.edu/benefits/disabilitybenefits), or contact the following:

- **OHR Integrated Disability Services**  
(disability claims processing)  
(614) 292-3439, 1-800-678-6413
- **Unum**  
(TPA – claims administrator)  
1-866-245-3013 (Identify yourself as an Ohio State employee)  
[www.unum.com](http://www.unum.com)
- **OHR Customer Service Center**  
(enrollment and eligibility information)  
(614) 292-1050, 1-800-678-6010  
[service@hr.osu.edu](mailto:service@hr.osu.edu)  
[hr.osu.edu](http://hr.osu.edu)
- **OHR**  
(policy information for leaves of absences and Family Medical Leave)  
(614) 292-2800, 1-800-678-6010  
[ohrc@hr.osu.edu](mailto:ohrc@hr.osu.edu)  
[hr.osu.edu/policy/#hours\\_of\\_work\\_and\\_leaves](http://hr.osu.edu/policy/#hours_of_work_and_leaves)