Disability Program Specific Plan Details

Program Provisions for:
Long-Term Disability (LTD)
Short-Term Disability (STD)

Plan Year 2017 (September 1, 2016 – December 31, 2017)
Retain for your records through December 2017
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INTRODUCTION

LONG-TERM DISABILITY (LTD)
LTD is a benefit provided by the university to eligible faculty and staff. It is designed to provide income replacement when an extended injury or illness has occurred and prevents you from working. The program has a 90 calendar day elimination period before benefits begin. The university pays the premium costs.

SHORT-TERM DISABILITY (STD)
STD is a benefit option available to eligible faculty and staff. It is designed to provide income replacement before LTD benefits begin. This program has a 30 calendar day elimination period before benefits begin. Enrollment is voluntary and the employee pays the premiums on an after-tax basis.

ABOUT THIS DOCUMENT
This document provides a summary of STD and LTD policy provisions. All details are included in Group Policy No. 121156 001 (STD) and Group Policy No. 121156 002 (LTD) (collectively, the “Policies”). In the case of any discrepancy between this document and the Policies, the Policies will govern. This document is neither a contract of current or future employment nor a guarantee of payment of benefits. The Ohio State University reserves the right to change or end the benefits described in this document at any time for any reason. Clerical or enrollment errors do not obligate either Policy to pay benefits. Errors, when discovered, will be corrected in accordance with applicable Policy and university procedures.

INTEGRATED ABSENCE MANAGEMENT AND VOCATIONAL SERVICES
The staff members of the Office of Human Resources, Integrated Absence Management and Vocational Services are professionals who support the university by maintaining and improving the productivity and quality of life of faculty and staff with occupational and non-occupational disabilities through effective disability case management and risk management. They provide consultation regarding:
• Disability Retirement benefits available through the Ohio Public Employees Retirement System (OPERS) and the State Teachers Retirement System of Ohio (STRS)
• Family and Medical Leave (FMLA)
• LTD
• Reasonable Accommodations
• STD
• Transitional Work Program/Policy
• Unemployment
• Workers’ Compensation

DEFINED TERMS
The following terms are used interchangeably throughout this document:
• “The document” or “this document” means The Ohio State University Disability Program Specific Plan Details document.
• The “university”, “Ohio State” and “OSU” mean The Ohio State University.
• “Policies” mean Group Policy No. 121156 001 (STD) and Group Policy No. 121156 002 (LTD).

FOR MORE INFORMATION
After reading this document, if you have additional questions, please review the website https://hr.osu.edu/services/disability-benefits-leave-services or contact:
Office of Human Resources, Integrated Absence Management and Vocational Services at 614 292-3439 or 800-678-6413
Unum at 866-245-3013
PARTICIPATION

LONG-TERM DISABILITY (LTD) BENEFITS ARE PROVIDED BY THE UNIVERSITY TO ELIGIBLE EMPLOYEES OF THE UNIVERSITY, CENTRAL OHIO TECHNICAL COLLEGE (COTC) AND OSU FACULTY CLUB AT NO CHARGE.

Eligibility
Faculty and staff must hold an eligible appointment of at least 50% FTE (full-time equivalent). Eligible appointment types include:

Regular and Term Appointments
- Classified Civil Service (CCS) Staff
- Faculty
- Unclassified Administrative and Professional (A&P) Staff
- Senior Administrative and Professional (A&P) Staff

Clinical Instructor
- Clinical Instructor House Staff (CIHS), except CIHS who hold appointments in the College of Dentistry, College of Medicine or University Hospital
- Clinical Instructor House Staff Trainee

Associated Faculty
- Clinical Associated Faculty-Term
- Lecturer-Benefit Eligible-Term
- Senior Lecturer-Benefits Eligible-Term

Postdoctoral Researcher
- Postdoctoral Researcher

Visiting Faculty
- 12-month Faculty-Clinical Instructor-Regular
- Visiting Faculty-Benefits Eligible-Term

Enrollment
Eligible faculty and staff are automatically enrolled in LTD coverage.

Effective Date
Your LTD coverage is automatically effective on the date you begin an eligible appointment if you are actively at work.

SHORT-TERM DISABILITY (STD) ENROLLMENT IS YOUR CHOICE AND YOU PAY THE PREMIUMS ON AN AFTER-TAX BASIS.

Eligibility
You may elect STD coverage if you are eligible for LTD coverage.

Exception: Employees of Central Ohio Technical College (COTC) and OSU Faculty Club are not eligible for STD coverage. Clinical Instructor House Staff (CIHS) who hold appointments in the College of Dentistry, College of Medicine or University Hospital are not eligible for STD or LTD benefits.

Enrollment
You may enroll in STD coverage by visiting Employee Self Service and selecting eBenefits. Medical evidence of insurability is not required if you enroll within 31 calendar days of:
- Employment in an eligible appointment. Contact your human resource professional or use the Benefits Eligibility tool to see if you are eligible for STD.
- A qualifying status change, including divorce, death of a spouse and birth/adoption/legal guardianship/legal custody.

If you do not enroll in STD under the above circumstances, you may also enroll in STD coverage:
- During special open enrollment periods that are designated by Unum. These special open enrollment periods do not occur on an annual basis. Medical evidence of insurability is not required to enroll in STD during the special open enrollment periods.
- At any time when you submit an Evidence of Insurability (EOI) form to Unum. The form is available for completion online at: https://services.unum.com/EFORMS/EOI/Default.aspx. STD coverage is approved by Unum.

If you have questions or need assistance with the enrollment process, contact Integrated Absence Management and Vocational Services.

Effective Date
- If you elect STD coverage during an eligible 31 calendar day enrollment period, your coverage will begin on the first day of the pay period following the date of your Short-Term Disability (STD) Election.
- If you elect STD coverage at any other time and Evidence of Insurability (EOI) is required, your coverage will begin on the first day of the pay period after Unum approves your application.

STD Cost Chart
The per pay premiums for STD coverage are deducted from your pay on an after-tax basis. The following premium rates are effective January 1, 2017 – December 31, 2017:

<table>
<thead>
<tr>
<th>Annual Base Salary</th>
<th>Monthly Premium</th>
<th>Biweekly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$29,999 or less</td>
<td>$9.75</td>
<td>$4.88</td>
</tr>
<tr>
<td>$30,000 - $69,999</td>
<td>$19.29</td>
<td>$9.65</td>
</tr>
<tr>
<td>$70,000 or more</td>
<td>$39.57</td>
<td>$19.79</td>
</tr>
</tbody>
</table>
TERMINATION

Termination of Disability Coverage

LTD
Your disability coverage will generally end on the earliest of the following dates:
• the date the policy or a plan is cancelled;
• the date you no longer are in an eligible group;
• the date your eligible group is no longer covered; or
• the last day you are in active employment except under certain circumstances involving layoffs, strikes or leaves of absence.

For additional information contact Integrated Absence Management and Vocational Services.

STD
Your disability coverage will generally end on the earliest of the following dates:
• the date the policy or a plan is cancelled;
• the date you no longer are in an eligible group;
• the date your eligible group is no longer covered;
• the last day of the period for which you made any required contributions; or
• the last day you are in active employment except under certain circumstances involving layoffs, strikes or leaves of absence. For additional information contact Integrated Absence Management and Vocational Services.

Termination of Disability Benefits
See Duration of Disability Benefits on page 12.

Conversion of LTD Coverage
If you have been covered under the LTD policy for at least 12 consecutive months and your employment ends, you may be eligible to convert LTD coverage to an individual policy. You must apply for conversion coverage within 31 days of losing group coverage and you may be required to provide medical evidence of insurability (EOI).
• An application to convert your LTD coverage to an individual policy is available online at https://hr.osu.edu/wp-content/uploads/form-ltd-conversion.pdf, or contact Unum at 1-800-421-0344 for assistance.
• Complete the employee portion of the conversion coverage form and send to Integrated Absence Management and Vocational Services by fax 614-292-9223 or email hr-IntegratedDisability@osu.edu.
• The “Employer Section” of the conversion form will be completed by Integrated Absence Management and Vocational Services and submitted to Unum for continued processing.
• Contact UNUM at 800-421-0344 with additional questions or to check the status of your application.
WHEN YOU QUALIFY FOR DISABILITY BENEFITS

STD
You may be eligible for STD benefits after you have been disabled for 30 calendar days if you have purchased STD coverage. STD benefits can continue for up to 60 calendar days (after meeting the 30 day elimination period), after which you may be eligible for LTD benefits. You may use vacation leave while receiving STD benefits. However, certain deductible sources of income, including sick leave or paid parental leave, will offset your disability payment and your STD benefit will be reduced accordingly. (See page 12 for additional income that offsets disability payments.) For additional information about using your paid leave and STD, contact Integrated Absence Management and Vocational Services.

LTD
You may be eligible for LTD benefits after you have been disabled for 90 calendar days. You may use vacation leave while receiving LTD benefits. However, certain deductible sources of income, including sick leave or paid parental leave, will offset your disability payment and your LTD benefit will be reduced accordingly. (See page 12 for additional income that offsets disability payments.) For additional information about using your paid leave and STD, contact Integrated Absence Management and Vocational Services.

DEFINITION OF DISABILITY
In general, you are considered disabled if:
• You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury and you have a 20% or more loss in earnings due to the same sickness or injury.
• After receiving LTD benefits for 24 months, you are still considered disabled if you are unable to perform the duties of any gainful occupation for which you are reasonably qualified by training, education or experience.

Note: With respect to maternity, disability benefits will only cover the portion of the maternity leave that is medically documented, which could be six (6) weeks for a normal delivery and eight (8) weeks for a cesarean delivery.

PHYSICIAN CARE REQUIRED
No disability benefits will be paid for any day on which you are not under the care of a physician.

ELIMINATION PERIOD
The elimination period is the days or partial days that you are unable to perform the substantial duties of your job, due to a medical condition, prior to the start of your disability benefits.

Example 1:
Under the STD policy, the elimination period is 30 calendar days from the date you become disabled.
Disability begins (off work): Jan. 15
Elimination period ends: Feb. 14
STD benefits payable1: Feb. 15 (31st calendar day)

Example 2:
Under the LTD policy, the elimination period is 90 calendar days from the date you become disabled.
Disability begins (off work): Jan. 15
Elimination period ends: Apr. 14
LTD benefits payable1: Apr. 15 (91st calendar day)

INTERRUPTION OF DISABILITY DURING THE STD ELIMINATION PERIOD
The days you work at full capacity will not count toward the STD elimination period.

Example 1:
If your disability ends and then resumes – within 15 calendar days – during the STD 30 calendar day elimination period, all days of disability will count toward the elimination period.
Disability begins (off work): Jan. 15
Return to work: Feb. 5
Disability resumes (off work): Feb. 8
Elimination period ends: Feb. 17
STD benefits payable1: Feb. 18 (31st calendar day)

Example 2:
If your disability ends and then resumes – after more than 15 calendar days – during the STD 30 calendar day elimination period, you must complete the full 30 calendar day elimination period from the day your disability resumed before STD benefits can begin.
Disability begins (off work): Jan. 15
Return to work: Feb. 5
Disability resumes (off work): Feb. 27
Elimination period ends: STD benefits payable1: Mar. 29
Mar. 30 (31st calendar day)

1 with approved claim from Unum

CONTINUED ON NEXT PAGE...
WHEN YOU QUALIFY FOR DISABILITY BENEFITS

INTERUPTION OF DISABILITY DURING THE LTD ELIMINATION PERIOD

The days you worked at full capacity will not count toward the LTD elimination period.

Example 1:
If your disability ends and then resumes—within 30 calendar days—during the LTD 90 calendar day elimination period, all days of disability will count toward the elimination period.

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability begins (off work)</td>
<td>Jan. 15</td>
</tr>
<tr>
<td>Return to work</td>
<td>Feb. 25</td>
</tr>
<tr>
<td>Disability resumes (off work)</td>
<td>Mar. 11</td>
</tr>
<tr>
<td>Elimination period ends</td>
<td>Apr. 28</td>
</tr>
<tr>
<td>LTD benefits payable¹</td>
<td>Apr. 29</td>
</tr>
</tbody>
</table>

Note: As long as you meet the above criteria, only one elimination period must be satisfied.

Example 2:
If your disability ends and then resumes—after more than 30 calendar days—during the LTD 90 calendar day elimination period, you must complete the full 90 calendar day elimination period from the day your disability resumed before LTD benefits can begin.

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability begins (off work)</td>
<td>Jan. 15</td>
</tr>
<tr>
<td>Return to work</td>
<td>Feb. 25</td>
</tr>
<tr>
<td>Disability resumes (off work)</td>
<td>Mar. 22</td>
</tr>
<tr>
<td>Elimination period ends</td>
<td>Jun. 19</td>
</tr>
<tr>
<td>LTD benefits payable¹</td>
<td>Jun. 20</td>
</tr>
</tbody>
</table>

Note: Disability is not considered one period, so you must restart the 90 calendar day elimination period.

INTERUPTION OF DISABILITY AFTER THE ELIMINATION PERIOD

After the LTD/STD elimination period, if your return to work is followed by a repeated disability that is:

• caused by a worsening of your condition and
• due to the same cause(s) and
• within 365 days from the end of your prior claim,
• then the period of disability prior to your return to work and the current disability will be considered one period of disability.

If you return to work for more than 365 days, any recurrence of a disability will be treated as a new disability and another elimination period must be met to be eligible for benefits.

Example:

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability begins (off work)</td>
<td>Jan. 2009</td>
</tr>
<tr>
<td>Disability duration:</td>
<td>13 months</td>
</tr>
<tr>
<td>Return to work</td>
<td>Feb. 2010</td>
</tr>
<tr>
<td>Disability resumes (off work)</td>
<td>Apr. 2010</td>
</tr>
<tr>
<td>Elimination period required</td>
<td>No</td>
</tr>
<tr>
<td>LTD benefits resume:</td>
<td>Apr. 2010</td>
</tr>
</tbody>
</table>

WHEN DISABILITY BENEFITS ARE NOT PAYABLE

• LTD and STD benefits are not paid for any disability when:
  - The disability is considered to be a pre-existing condition.
  - You are not under the regular care of a physician.
  - The disability is caused by loss of professional license, occupational license or certification.
  - The disability is caused or contributed to by war or act of war (declared or not).
  - You are an active participant in a riot.
  - The disability is caused by your commission of or attempt to commit a crime, or commission of a crime for which you have been convicted.
  - The disability is caused or contributed to by an intentionally self-inflicted injury.

• No disability benefits will be payable under the STD or LTD policy if you are receiving or are eligible for benefits for a disability under a prior disability policy that was sponsored by Ohio State.

PRE-EXISTING CONDITION CLAUSE

• You have a pre-existing condition if: (1) you received medical treatment, consultation, care or services or took prescribed drugs or medicines in the 3 months prior to your coverage effective date; and (2) the disability begins in the first 12 months after your coverage effective date unless you have been treatment free for 3 consecutive months after your coverage effective date.

• For STD coverage, pregnancy is only excluded as a pre-existing condition if you are a new hire and apply for coverage no later than 31 calendar days following your original date of active employment.

• No disability benefits will be payable under the policy for a disability that is due to a pre-existing condition.

¹ with approved claim from Unum
## WHEN YOU QUALIFY FOR DISABILITY BENEFITS

### INTERRUPTION OF PRE-EXISTING CONDITION CLAUSE, CONT’D

**Example 1:**
- OSU start date: Jul. 5, 2017
- STD coverage effective date: Jul. 5, 2017
- Injury/treatment (not work related) occurred: Jul. 27, 2017
- Disability begins (off work): Oct. 19, 2017
- Pre-existing condition: No

The pre-existing condition clause does not apply in the above example. This is because you were treatment free for 3 consecutive months between your coverage effective date of 7/5 and your disability date of 10/19.

**Example 2:**
- OSU Start Date: Jul. 15, 2017
- STD Coverage Effective Date: Jul. 15, 2017
- Date Illness Last Treated: Apr. 26, 2017
- Disability Begins (off work): Aug. 22, 2017
- Pre-existing Condition: Yes

The pre-existing condition clause applies in the above example because:
- You received medical care for your condition during the 3 consecutive-month period prior to the effective date of your coverage on 7/15.
- There was not a period of 3 consecutive months from your effective date of coverage on 7/15 in which you were treatment free, as you were disabled on 8/22.
- Your coverage had been in force less than 12 months when you became disabled on 8/22.
FILING A CLAIM
You are encouraged to start the application process when your medical condition prevents you from working. This will ensure that your disability benefits begin as soon as possible.

STD
If you are currently enrolled in STD coverage, contact Unum at 866-245-3013 in order to initiate the STD claim process or file a claim electronically at www.unum.com/claims when:
- Your physician has determined you are unable to work due to an illness, injury or medical condition and has estimated you will be off work longer than 30 calendar days.
- You have been approved for a medical leave of absence, due to medical conditions such as a prescheduled surgery or maternity leave. Contact Unum at least 30 days prior to the leave start date.
- Contact Integrated Absence Management and Vocational Services (IAMVS) if you are unsure if you are enrolled in STD coverage.

LTD
Contact Unum at 866-245-3013 or visit www.unum.com/claims in order to initiate the LTD claim process when:
- Your physician has determined you are unable to work due to an illness, injury or medical condition and has estimated you will be off work longer than 90 calendar days.
- If you have an existing STD claim and are not expected to return to work within 90 calendar days Unum will review your claim for LTD eligibility. There is no need to initiate an LTD claim.

Proof of Claim
Your proof of claim, provided at your expense, must show:
- that you are under the regular care of a physician;
- the appropriate documentation of your monthly earnings;
- the date your disability began;
- the cause of your disability;
- the extent of your disability, including restrictions and limitations preventing you from performing your regular occupation; and
- the name and address of any hospital or institution where you received treatment, including all attending physicians.
Unum may request that you send proof of continuing disability indicating that you are under the regular care of a physician. This proof, provided at your expense, must be received within 45 days of a request by Unum. In some cases, you will be required to give Unum authorization to obtain additional medical information and to provide non-medical information as part of your proof of claim, or proof of continuing disability. Unum will deny your claim, or stop sending you payments, if the appropriate information is not submitted.

Proof of Other Benefits
As appropriate, you should apply immediately for OPERS, STRS, Social Security and any other applicable benefits for which you might qualify. Contact IAMVS for information on these benefits.

Right of Recovery
Unum has the right to recover any benefit overpayments caused by your receipt of deductible sources of income from a third party.

How to Appeal a Denied Disability Claim
If your claim for benefits is denied, you have the right to appeal the decision 180 days from the receipt of the notice by sending a request to the address specified in the claim denial. For additional information about the appeals process contact Unum at 1-866-234-3013.

Coordination with Other University Benefits
Contact IAMVS for additional information about benefit continuation while on a medical leave of absence (e.g. Family and Medical Leave, Vacation, Sick, Paid Parental, Organ Donation, Vacation Donation, and Unpaid Medical or Personal Leave.)
FREQUENTLY ASKED QUESTIONS (FAQS)

What are my responsibilities when going out on a leave of absence?
Refer to the university’s leave policies:
6.05 Family and Medical Leave, 6.27 Paid Leave and 6.45 Unpaid Leave

What if I am continuing to work, but have restrictions?
If you are continuing to work and have restrictions from your physician, you should contact Integrated Absence Management and Vocational Services for remain at work services including transitional work.

Why should I sign the OSU form for release of information (ROI)?
The ROI is needed so that the Office of Human Resources, Integrated Absence Management and Vocational Services, staff can assist you in the coordination of your application, return to work and benefits.

Will I be paid during the elimination period?
You will not receive any benefits from Unum during your elimination period. You may be eligible to receive pay from the university. Refer to the Paid Leave Programs Policy 6.27.

Who will notify my department of any use of time off?
It is your responsibility to submit the required forms and any necessary medical documentation to the appropriate person in your department in connection with the use of any time off in accordance with the applicable leave policy.

If I’m on an approved medical leave of absence during a university paid holiday, who will pay me, the university or Unum?
Per the university’s Holidays Policy 6.20, if you are on an unpaid medical leave you do not receive holiday pay. If you are in an active pay status and use your paid leave on the regularly scheduled workday immediately preceding the holiday, the university may pay you holiday pay. If your disability claim has been approved and you are receiving disability benefits from Unum, you will not receive additional disability benefits to compensate for holiday pay.

How will my disability benefits be paid during my maternity leave for a covered pregnancy?
Disability benefits will only cover the portion of the maternity leave that is deemed medically necessary, which could be up to six (6) weeks for a normal delivery and up to eight (8) weeks for caesarian delivery. For a normal delivery, the STD benefit could be payable from the 31st day to the 42nd day.

Example:

<table>
<thead>
<tr>
<th>Days of Disability</th>
<th>Benefit Program</th>
<th>Percent Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 30'</td>
<td>Paid Parental/Sick/Vacation Leave</td>
<td>100% (if eligible and leave time available)</td>
</tr>
<tr>
<td>31 – 42</td>
<td>STD</td>
<td>60%</td>
</tr>
</tbody>
</table>

Note: If complications arise as a result of your pregnancy before or after delivery, additional disability benefits may be payable upon receipt of medical documentation and approval from Unum.

Contact the Office of Human Resources, Integrated Absence Management and Vocational Services to coordinate your STD coverage with usage of paid parental, sick and vacation leave. Any request to use paid parental, sick or vacation leave must meet the specific requirements set forth by the university’s Paid Leave Programs Policy 6.27.

If I have STD benefits, what do I do after 90 days?
Following your elimination period, your LTD benefits may begin based on an approved claim. Your elimination period is 90 calendar days.

How is the STD benefit paid if I hold a 9-month appointment that is paid over 12 months?
For all appointment types, your disability benefit will be calculated as noted above under Calculating Your Benefit Payment.

Can I supplement my STD benefits by using sick leave or paid parental leave?
Sick leave and paid parental leave are considered deductible sources of income; therefore, if you use sick leave or paid parental leave, your STD benefits will be reduced accordingly. You can supplement your STD benefit with vacation leave.

1 Elimination period for STD benefits is 30 calendar days; you may use Paid Parental/Sick/Vacation leave during this time.
RECEIVING DISABILITY BENEFITS

DISABILITY BENEFIT PAYMENTS
STD and LTD coverage provide for income replacement paid directly to you by Unum if you have an approved disability claim.

INCOME REPLACEMENT
- Your benefit payment will depend on the completion of an application for disability benefits and approval of the claim. You will receive weekly STD benefit payments and monthly LTD benefit payments after you complete the applicable elimination period. For LTD, your first benefit will be issued at the end of the month following your benefit start date.
- Once you are approved and have met your elimination period, you will receive 60% of your eligible earnings (does not include bonuses, commissions, overtime pay, differential pay including but not limited to shift differential, expense reimbursement or any other compensation received from your employer). The maximum benefit is $5,000 per month under the LTD Policy and $1,154 per week under the STD Policy. STD benefits are not subject to taxation. LTD benefits are subject to taxation.
- Faculty and staff with a qualifying appointment of at least 50% FTE, and earning a base salary of $100,000 or more have the option to enroll in a Supplemental Individual Disability Insurance (IDI) plan. These individualized plans provide additional coverage over and above the university’s LTD plan. The benefit is available on a voluntary basis, and premiums will be paid through post-tax payroll deductions. Eligible faculty and staff are provided information about this individual coverage during a special open enrollment period each spring.

Note: No premium payments are required for your STD coverage while you are receiving payments under the STD plan. If your STD claim is denied, you are responsible for continuing to pay your STD premiums. Refer to Benefits Continuation while on Approved Leave of Absence for information about benefit eligibility and payment of benefits while you are on an approved paid or unpaid medical leave.

DURATION OF DISABILITY BENEFITS
STD
Under the STD policy, you may receive STD benefits from the 31st calendar day until the 90th calendar day of your disability. If your disability continues longer than 90 calendar days, your disability benefits may be continued under the LTD policy.

LTD
Under the LTD policy, your disability benefits may be continued until the earliest of:
- during the first 24 months of payments, when you are able to work in your regular occupation on a part-time basis but you choose not to;
- after 24 months of payments, when you are able to work in any gainful occupation on a part-time basis but you choose not to;
- if you are working and your monthly disability earnings exceed 80% of your indexed monthly earnings, the date your earnings exceed 80%;
- the end of the maximum period of payment;
- the date you are no longer disabled under the terms of the plan, unless you are eligible to receive benefits under Unum’s Rehabilitation and Return to Work Assistance program;
- the date you fail to cooperate or participate in Unum’s Rehabilitation and Return to Work Assistance program;
- the date you fail to submit proof of continuing disability;
- after 12 months of payments if you are considered to reside outside the United States or Canada. You will be considered to reside outside these countries when you have been outside the United States or Canada for a total period of 6 months or more during any 12 consecutive months of benefits; or
- the date you die.

Lifetime Limitations for Certain Disabilities
Under the LTD policy, in general, you may only receive benefits for all disabilities due to mental illness, alcoholism or drug abuse and disabilities based primarily on self-reported symptoms for a maximum of 24 months during your lifetime. For additional information about lifetime limitations you may contact Integrated Absence Management and Vocational Services.
RECEIVING DISABILITY BENEFITS

**Maximum Duration of LTD Benefits**

<table>
<thead>
<tr>
<th>Age when disabled:</th>
<th>Disability benefits payable for up to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 62</td>
<td>Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>Age 62</td>
<td>60 months</td>
</tr>
<tr>
<td>Age 63</td>
<td>48 months</td>
</tr>
<tr>
<td>Age 64</td>
<td>42 months</td>
</tr>
<tr>
<td>Age 65</td>
<td>36 months</td>
</tr>
<tr>
<td>Age 66</td>
<td>30 months</td>
</tr>
<tr>
<td>Age 67</td>
<td>24 months</td>
</tr>
<tr>
<td>Age 68</td>
<td>18 months</td>
</tr>
<tr>
<td>Age 69 and over</td>
<td>12 months</td>
</tr>
</tbody>
</table>

**Normal Retirement Age**

Normal Retirement Age is based on Social Security data as determined by your year of birth, as shown in the following chart:

<table>
<thead>
<tr>
<th>Year of Birth</th>
<th>Normal Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or before</td>
<td>65 years</td>
</tr>
<tr>
<td>1938</td>
<td>65 years + 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 years + 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>65 years + 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>65 years + 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>65 years + 10 months</td>
</tr>
<tr>
<td>1943 through 1954</td>
<td>66 years</td>
</tr>
<tr>
<td>1955</td>
<td>66 years + 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 years + 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 years + 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 years + 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 years + 10 months</td>
</tr>
<tr>
<td>1960 or after</td>
<td>67 years</td>
</tr>
</tbody>
</table>

**SPECIAL NOTES REGARDING DURATION OF DISABILITY BENEFITS**

- Unum may, at its option, pay disability benefits in advance based on an estimated duration of your disability. If you return to work prior to your estimated duration of disability, you must repay any overpayments.
- After your disability payments begin, you may be asked to periodically provide evidence of your continued disability and treatment.
- If you are disabled and entitled to disability benefits when the disability policy ends, you will continue to receive disability benefits as long as you remain disabled from the same disability. Disability benefits will not be paid for longer than they would have been paid had the policy remained in effect.

**CALCULATING YOUR BENEFIT PAYMENT**

- Your benefit will be calculated as of the day Unum determines you became disabled. The pay used to figure your benefit will be your gross weekly base salary for STD or gross monthly base salary for LTD, before you became disabled. Any pay increases that become effective after your disability begins will not be considered in determining your benefit.
- After the elimination period, if you are disabled for less than 1 week and are on an approved STD claim, Unum will send you 1/7 of your payment for each day of disability. If you are disabled for less than 1 month and on an approved LTD claim, Unum will send you 1/30 of your payment for each day of disability. You may contact Integrated Absence Management and Vocational Services for additional information on calculation of your benefit payment.

**INCOME THAT OFFSETS DISABILITY PAYMENTS**

Unum will subtract certain deductible sources of income from your disability benefit. Deductible sources of income are specified in the Policies and include, but are not limited to:

- Sick leave
- Paid parental leave
- Social Security and OPERS/STRS/SERS retirement
- Workers’ compensation or other occupation programs
- Disability payments under Social Security, OPERS/STRS/SERS or other government programs

CONTINUED ON NEXT PAGE...
RECEIVING DISABILITY BENEFITS

INCOME THAT OFFSETS DISABILITY PAYMENTS, CONT’D

Example:
• You have been employed at the university for 25 years. Your eligible monthly base wage when you became disabled under the LTD Policy was $2,500. First, Unum calculates your monthly disability benefit:

<table>
<thead>
<tr>
<th>Monthly base wage:</th>
<th>$2,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit percentage:</td>
<td>x 60%</td>
</tr>
<tr>
<td>Monthly disability benefit:</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

• Then the policy looks at the other benefits that you may receive that are based on your wage record:
  - OPERS/STRS/Social Security Disability (i.e., other income): $1,600
• Your other income is more than your monthly disability benefit from Unum. Therefore, you will not receive a monthly disability benefit under the LTD Policy.

SURVIVOR INCOME BENEFIT (LTD)
This benefit helps your dependents in the event of your death or terminal illness. If eligible, the benefit is paid in a lump sum and equals your gross monthly disability payment multiplied by three. Other survivor benefits may be available through the university and/or your retirement system. For information about other university benefits, you may contact the Office of Human Resources.
RETURN TO WORK

Notify the Office of Human Resources, Integrated Absence Management and Vocational Services and Unum if you are released to return to work with restrictions (e.g. light duty, reduced hours, modified schedule, etc.). Failure to do so may result in overpayment of disability benefits. You may not return to work until you present a return to work release form from your physician to your department, Integrated Absence Management and Vocational Services and Unum.

RETURN-TO-WORK INCENTIVE

While you are receiving disability benefits and working (for up to 12 months), you will continue to receive your entire disability benefit payment as long as the total of those benefits plus your part-time earnings is less than or equal to the full time earnings you made before you became disabled. Unum will need notification of your return-to-work hours and compensation.

Example:

With an approved claim, you return to work but are not capable of working your normal 40-hour per week schedule. The physician has restricted you to working 20 hours (part-time) per week for one month. In general, you would be entitled to a partial Unum disability benefit while also receiving your university pay for the part-time hours worked.

Example Calculation:

- Disability benefits for one month at the reduced work capacity would be calculated as follows:
  - Pre-disability monthly base wage: $1,200
  - Ohio State GRTW monthly earnings: $600
    - (20 hours per week for 4 weeks)
  - Unum monthly disability benefit: $720
    - (60% of pre-disability monthly base wage)
  - Unum Adjustment: $1,320
  - Total income during GRTW: $1,200

- This is just an example of how an Ohio State GRTW incentive is calculated. Your monthly earnings from the university and Unum do not always equal your pre-disability monthly base wage and will not always exceed your pre-disability monthly base wage.

REHABILITATION AND RETURN TO WORK ASSISTANCE PROGRAM

- Unum has a vocational Rehabilitation and Return to Work Assistance Program available to assist you in returning to work. Unum will determine whether or not you are eligible for this program. In order to be eligible for rehabilitation services and benefits, you must be medically able to engage in a return to work program.
- Return to work under this Program can be to your own occupation at the university, any occupation at the university or another employer. With Unum's approval, a rehabilitation program may include but is not limited to:
  - coordination with the university to assist you to return to work;
  - adaptive equipment or job accommodations to allow you to work;
  - vocational evaluation to determine how your disability may impact your employment options;
  - job placement services;
  - resume preparation;
  - job seeking skills training; or
  - education and retraining expenses for a new occupation.
- While participating in a Rehabilitation and Return to Work Program, Unum will pay an additional disability benefit of 10% of your gross disability payment to a maximum benefit of $250 per week for STD claims and a maximum benefit of $1,000 per month for LTD claims.
- Unum will make weekly payments to you for 3 weeks under the STD policy and 3 months under the LTD policy following the date your disability ends if Unum determines you are no longer disabled while:
  - You are participating in the Rehabilitation and Return to Work Assistance Program; and
  - You are not able to find employment.
- This benefit payment may be paid in a lump sum.

DEPENDENT CARE EXPENSE BENEFITS FOR LONG-TERM DISABILITY

- Under the LTD policy, while you are participating in Unum's Rehabilitation and Return to Work Assistance Program, Unum will pay a Dependent Care Expense Benefit when you are disabled and you:
  - Are incurring expenses to provide care for a child under the age of 15; and/or
  - Start incurring expenses to provide care for a child age 15 or older or a family member who needs personal care assistance.
- The payment of the Dependent Care Expense Benefit will begin immediately after you start Unum’s Rehabilitation and Return to Work Assistance Program.
- Unum’s payment of the Dependent Care Expense Benefit will:
  - Be $350 per month, per dependent; and
  - Not exceed $1,000 per month for all dependent care expenses combined.

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1 Exceeds your pre-disability monthly base wage, so your Unum monthly disability benefit will be reduced to $600.
Dependent Care Expense Benefits for Long-Term Disability, cont’d.

- To receive this benefit, you must provide satisfactory proof to Unum that you are incurring expenses that entitle you to the Dependent Care Expense Benefit.
- Dependent Care Expense Benefits will end on the earlier of the following:
  - The date you are no longer incurring expenses for your dependent;
  - The date you no longer participate in Unum’s Rehabilitation and Return to Work Assistance Program; or
  - Any other date payments would stop in accordance with this program.

WORKPLACE MODIFICATIONS

Workplace modification means a change in your work environment or in the way a job is performed to allow you to perform the essential duties of your job. This may be applied to your regular occupation at the university. This modification will be in writing and must be signed by you, the university and Unum. This benefit is available to you on a one time only basis. Refer to the policy for additional information.

ADDITIONAL INFORMATION

GENEX SERVICES, INC.

If you are receiving disability benefits from Unum, you may utilize services through GENEX to assist you in applying for additional disability benefits through Social Security, OPERS or STRS. Contact Unum for additional information.

Information regarding disability benefits and leave services offered by Integrated Absence Management and Vocational Services is available online at hr.osu.edu/services/disability-benefits-leave-services. Benefits-related publications are available online at https://hr.osu.edu/benefits and forms are available online at https://hr.osu.edu/policies-forms.