



Disability Program Specific Plan Details

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

Effective 1/1/2021



THE OHIO STATE UNIVERSITY
HUMAN RESOURCES



CONTACT INFORMATION

THE OHIO STATE UNIVERSITY
Office of Human Resources

HR Connection | 614-247-myHR(6947)
1590 North High Street, Suite 300
Columbus, OH 43201-2190
800-678-6010
Fax: 614-292-6235
E-mail: HRConnection@osu.edu
hrconnection.osu.edu

Provides information regarding:

- Certification of state service requests
- Flexible Spending Accounts – Dependent Care and Health Care
- Health Insurance
 - Enrollment
 - Verification of coverage
- Life Insurance
 - Change of beneficiary
 - Enrollment
- Retirement Programs
 - ARP, OPERS, STRS
- Supplemental Retirement Accounts– 403(b) and 457(b) plans
- Tuition Assistance
 - For dependents
 - For faculty and staff
- Your Plan for Health, yp4h.osu.edu

Employee and Labor Relations
614-292-2800

Provides information regarding:

- Family/medical leave, sick leave, vacation leave, medical leave, personal leave, military leave, paid parental leave, organ donation leave, jury duty/court

Integrated Absence Management and Vocational Service

614-292-3439
800-678-6413
Fax: 614-688-8120
HR Connection Portal
E-mail: id@hr.osu.edu

Available to provide consultation on:

- Department presentations
- Long-term and short-term disability
- OPERS/STRS disability retirement
- Unemployment compensation, 614-688-3578
- Transitional work
- Workers' compensation

YOUR PLAN FOR HEALTH

614-292-4700 or 800-678-6269
E-mail: yp4h@osu.edu or visit yp4h.osu.edu

- Biometric Health Screenings
- Educational Programming
- Personal Health & Well-Being Assessment (PHA)
- Incentive Programs
- Personal Health Coaching Program
- Care Coordination Program
- Ohio State 24/7 NurseLine

Ohio State Employee Assistance Program (EAP) 800-678-6265
• 24/7/365 live connection osuhealthplan.com/OhioStateEAP
Serves faculty, staff and their families

Other Important Contacts

Care Works of Ohio, Inc. 888-627-0058
• Workers' compensation claims assistance

CoreSource, Inc. 800-678-6269
• View medical claims mycoresource.com
• Print medical/prescription drug cards
• COBRA administration

Delta Dental Plan of Ohio 800-524-0149
• Customer and Claims Services
• View claims, find dentist, print ID cards toolkitonline.com

Express Scripts 866-727-5867
• Prescription drugs–retail/home delivery/claims . . express-scripts.com

Ohio State Travel Assistance
U.S. 866-807-6193
International 01-770-667-0247
Medical care coordination outside Ohio

Ohio State University Health Plan, Inc. 614-292-4700
. 800-678-6269
. osuhealthplans@osumc.edu
• Prior authorization of required services and admissions, provider network and other medical services
• General benefit information and questions . . . osuhealthplan.com

TASC (Flexible Spending Account and HRA Administrator)
Customer Service 855-FLEX-OSU(353-9678)

Unum 866-245-3013
• Disability claims assistance

Vision Service Plan (VSP) 800-877-7195
• Vision providers and claims assistance vsp.com

TABLE OF CONTENTS

Introduction	3
Participation	4
When You Qualify for Benefits	6
Applying for Benefits	9
Receiving Benefits	10
Return to Work	13
Other Services	14
Additional Information	14
Frequently Asked Questions (FAQs)	15

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 (as defined and illustrated on page 6) before benefits begin. The university pays the premium costs; no enrollment is necessary.

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 (as defined and illustrated on page 6) before benefits begin. Enrollment is voluntary and the employee pays all 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 amend or terminate the STD and/or LTD benefits described in this document at any time for any reason. Clerical or enrollment errors do not obligate either Policy or the university 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” means The Ohio State University.
- “LTD” means Long-Term Disability
- “STD” means Short-Term Disability
- “Policies” mean Group Policy No. 121156 001 (STD) and Group Policy No. 121156 002 (LTD).
- “Days” mean calendar days

FOR MORE INFORMATION

After reading this document, if you have additional questions, please review the website

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 or

hr-IntegratedDisability@osu.edu

Unum at 866-245-3013

PARTICIPATION

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 TO THE EMPLOYEE.

Eligibility

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

Regular and Term Appointments

- Classified Civil Service Staff
- Faculty
- Unclassified Administrative and Professional Staff
- Senior Administrative and Professional Staff

Clinical Instructor

- Clinical Instructor House Staff
- Clinical Instructor House Staff Trainee

Associated Faculty

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

Postdoctoral Scholar

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.

STD BENEFITS ARE AVAILABLE ONLY IF YOU CHOOSE TO ENROLL AND PAY THE PREMIUMS ON AN AFTER-TAX BASIS.

Eligibility

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

- **Exception:** Employees of COTC and OSU Faculty Club are not eligible for STD coverage.

Enrollment

Medical evidence of insurability (EOI) is not required if you enroll within 30 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.
- Certain life events, 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. Eligible employees will receive notice in advance of any such special open enrollment periods. Medical EOI is not required to enroll in STD during the special open enrollment periods.
- At any time when you submit an Evidence of Insurability form to Unum and an enrollment application to the University. The EOI form is available for completion online at:

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 open enrollment period your coverage will begin on the first day of the plan year following your election.
- If you elect STD coverage without an EOI within 30 calendar days after you become eligible due to recent hire or life event, your coverage will begin on the event date (hire date or life event date)
- If you elect STD coverage at any other time and EOI is required, your coverage will begin on the first day of the month 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. Premium rates are available online at hr.osu.edu/benefits/rates.

CONTINUED ON NEXT PAGE...

TERMINATION

Termination of Disability Coverage

LTD

Your disability coverage will generally end on the earliest of the following dates:

- the date the applicable Policy 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 layoff, strike or leave of absence.

STD

Your disability coverage will generally end on the earliest of the following dates:

- the date the applicable Policy 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 layoff, strike or leave of absence.
- the last day of the period for which you made any required contributions

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 your group LTD coverage to an individual policy. You must apply for conversion coverage within 31 calendar days of losing group coverage and you may be required to provide medical EOI.

- An application to convert your LTD coverage to an individual policy is available online at hr.osu.edu/wp-content/uploads/form-ltd-conversion.pdf, or contact Unum at 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.
- Integrated Absence Management and Vocational Services will complete the "Employer" portion of the coverage conversion form and submit the form to Unum for 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

If you elected STD coverage and made all required premium payments, you may be eligible for STD benefits after you have been disabled (as defined below) for 30 calendar days (i.e., there is a 30 calendar day “elimination period”). 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 any available vacation while receiving STD benefits. However, certain deductible sources of income, including sick leave or paid parental leave but excluding vacation pay, 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” for purposes of the LTD and STD policies 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 weeks for a normal delivery and eight 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 continuous period of time that you are disabled (i.e., limited from performing the substantial duties of your job due to sickness or injury and have a 20% or more loss in earnings due to the same sickness or injury) 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)	March 15, 2019	1st calendar day of disability
Elimination period ends	April 14, 2019	30th calendar day of disability
STD benefits payable ¹	April 15, 2019	31st calendar day of disability

Example 2:

Under the LTD policy, the elimination period is 90 calendar days from the date you become disabled.

Disability begins (off work)	March 15, 2019	1st calendar day of disability
Elimination period ends	June 13, 2019	90th calendar day of disability
LTD benefits payable ¹	June 14, 2019	31st calendar day of disability

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)	March 15, 2019	1st calendar day of disability
Return to work date	April 5, 2019	n/a
Disability resumes (off work)	April 8, 2019	n/a
Elimination period ends	April 17, 2019	30th calendar day of disability
STD benefits payable ¹	April 18, 2019	31st calendar day of disability

¹ with approved claim from Unum

WHEN YOU QUALIFY FOR DISABILITY BENEFITS

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	1st calendar day of disability
Return to work:	Feb. 5	n/a
Disability resumes (off work):	Feb. 27	elimination period starts over
Elimination period ends:	Mar. 29	30th calendar day of disability
STD benefits payable ¹ :	Mar. 30 (31st calendar day)	31st calendar day of disability

INTERRUPTION OF DISABILITY DURING THE LTD ELIMINATION PERIOD

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

Employees covered under the LTD plan only (i.e., did not select STD coverage):

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.

Disability begins (off work)	March 15, 2019	1st calendar day of disability
Return to work date	April 19, 2019	n/a
Disability resumes (off work)	May 3, 2019	n/a
Elimination period ends	July 27, 2019	n/a
LTD benefits payable ¹	July 28, 2019	91st calendar of disability

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-day elimination period from the day your disability resumed before LTD benefits can begin.

Disability begins (off work)	March 15, 2019	1st calendar day of disability
Return to work date	April 19, 2019	n/a
Disability resumes (off work)	July 1, 2020	elimination period starts over
Elimination period ends	September 29, 2020	90th calendar day of disability
LTD benefits payable ¹	September 30, 2020	91st calendar of disability

Note: In the above example, the period of disability is not considered one period, because it was interrupted by more than 30 days, so you must restart the 90 calendar day elimination period.

INTERRUPTION 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 (i) caused by a worsening of your condition, (ii) due to the same cause(s), and (iii) within 180 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 180 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:

Disability begins (off work)	March 15, 2019	1st calendar day of disability
Disability duration	13 months	n/a
Return to work date	April 13, 2020	n/a
Disability resumes (off work)	May 1, 2020	n/a
New elimination period required	No	n/a
LTD benefits payable ¹	May 1, 2020	1st calendar day of recurrent disability

¹ with approved claim from Unum

WHEN YOU QUALIFY FOR DISABILITY BENEFITS

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 30 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.

INTERRUPTION OF PRE-EXISTING CONDITION CLAUSE, CONT'D

Example 1:

OSU Start Date	July 5, 2019
STD Coverage Effective Date	July 5, 2019
Injury/Illness Occurred	December 1, 2019
Date Injury/Illness Last Treated	December 1, 2019
Disability Begins (Off Work) ¹	December 9, 2019
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 7/5/19 and your disability date of 12/9/19.

Example 2:

OSU Start Date	July 15, 2019
STD Coverage Effective Date	July 15, 2019
Date Injury/Illness Last Treated	April 26, 2019
Disability Begins (Off Work)	August 22, 2019
Pre-existing Condition	Yes

The pre-existing condition clause applies in the above example because:

- You received medical care for your condition during the three consecutive-month period prior to the effective date of your coverage on July 15, 2019.
- There was not a period of three consecutive months from your effective date of coverage on July 15, 2019 in which you were treatment free, as you were disabled on August 22, 2019.
- Your coverage had been in force less than 12 months when you became disabled on August 22, 2019.

¹ no additional treatment prior to 10/19

APPLYING FOR DISABILITY BENEFITS

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 or visit unum.com/claims in order to initiate the STD claims 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 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 calendar days prior to the leave start date.
- Review your benefit elections if you are unsure if you are enrolled in STD coverage.

LTD

Contact Unum at 866-245-3013 or visit 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 approved 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 calendar 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 **Integrated Absence Management and Vocational Services** 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** calendar 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 866-234-3013.

Coordination with Other University Benefits

Contact **Integrated Absence Management and Vocational Services** 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 Leave).

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 or 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 your claim is approved and you have met your elimination period, you will receive disability benefit payments in the amount of 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), up to the maximum benefit payment amount.
 - The maximum benefit under the LTD policy is \$5,000 per month. LTD benefits are subject to taxation.
 - The maximum benefit under the STD policy is \$1,154 per week. STD benefits are not 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: 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. Your disability payments and your claim will end on the earliest of the following:

- when you are able to work in your regular occupation on a part-time basis but you choose not to;
- 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;
- the date your disability earnings exceed the amount allowable under the plan or;
- the date of your death

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 eligible monthly earnings, the date your earnings exceed 80%;
- the end of the maximum period of payment, as described in the chart below;
- 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 six months or more during any 12 consecutive months of benefits; or
- the date of your death.

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.

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RECEIVING DISABILITY BENEFITS

Maximum Duration of LTD Benefits

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

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:

Year of Birth	Normal Retirement Age
1937 or before	65 years
1938	65 years + 2 months
1939	65 years + 4 months
1940	65 years + 6 months
1941	65 years + 8 months
1942	65 years + 10 months
1943 through 1954	66 years
1955	66 years + 2 months
1956	66 years + 4 months
1957	66 years + 6 months
1958	66 years + 8 months
1959	66 years + 10 months
1960 or after	67 years

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 one week and are on an approved STD claim, Unum will send you one-seventh of your payment for each day of disability. If you are disabled for less than one month and on an approved LTD claim, Unum will send you one-thirtieth 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:

Monthly base wage:	\$2,500
Benefit percentage:	x 60%
Monthly disability benefit:	\$1,500

- Then the policy looks at the other benefits that you are eligible to 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 LTD 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** (614) 292-1050, (614) 292-7813 (Fax), hr@osu.edu.

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

You may be able to return to work, even while you are receiving disability benefits. For up to 12 months, you may 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 your full-time earnings 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 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: (20 hours per week for 4 weeks)	\$ 600	Gradual-Return-to-Work = GRTW
<hr/>		
Unum monthly disability benefit: (60% of pre-disability monthly base wage)	\$720	
	\$1,320 ¹	
Unum Adjustment:	- 120	
<hr/>		
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, or 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 or \$1,000 per month for LTD claims.
- Unum will make weekly payments to you for three weeks under the STD policy and three 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.

¹ Exceeds your pre-disability monthly base wage, so your Unum monthly disability benefit will be reduced to \$600.

RETURN TO WORK

Dependent Care Expense Benefits for Long-Term Disability

- 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.

OTHER SERVICES

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. Unum and the university will work together to identify any workplace modification(s) that may help you stay in 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 Policies 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 hr.osu.edu/benefits and forms are available online at hr.osu.edu/policies-forms.

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** Leave Programs, **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 STD benefits be paid during my maternity leave for a covered pregnancy?

STD benefits will only cover the portion of the maternity leave that is deemed medically necessary, which could be up to six weeks for a normal delivery and up to eight weeks for caesarian delivery. For a normal delivery, the STD benefit could be payable from the 31st calendar day to the 42nd calendar day.

Example:

Days of Disability	Benefit Program	Percent Paid
1 – 30 ¹	Paid Parental/Sick/ Vacation Time	100% (if eligible and leave time available)
31 – 42	STD	60%

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 calendar days?

The maximum STD benefit period is 60 calendar days. When combined with the STD elimination period, that date will fall 90 calendar days after the beginning of your disability. After the maximum STD benefit period runs, you may be eligible for LTD benefits, provided that your claim is approved for such LTD benefits by Unum. LTD benefits will begin only after the LTD elimination period of 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 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.



THE OHIO STATE UNIVERSITY

HUMAN RESOURCES