



# LONG-TERM DISABILITY INSURANCE HANDBOOK

*Coverage Available to Eligible Employees*

**MOSERS**  
MISSOURI STATE EMPLOYEES' RETIREMENT SYSTEM



# **LONG-TERM DISABILITY INSURANCE HANDBOOK**

*Coverage Available to Eligible Employees*

This handbook provides a description of your long-term disability insurance benefits pursuant to Chapter 104 of the Missouri Revised Statutes, and The Standard Group Insurance Policy Number 604201 or successors thereto, issued to the Trustees of the Missouri State Employees' Retirement System (MOSERS). If there is any discrepancy between this handbook and the statutes or insurance policy, the statutes or insurance policy will prevail.



### We Are Here to Help

Benefit counselors are a valuable source of information regarding your benefits and are available to assist you.



### Schedule an Appointment

Speak with a benefit counselor by phone or make an appointment to visit our office. *Our phones tend to be least busy between 8:00 am and 9:00 am.*



### Call Center Hours

Monday–Friday  
8:00 am–12:00 pm  
1:00 pm–4:30 pm



### Contact Us

Toll Free: (800) 827-1063  
In Jefferson City: (573) 632-6100  
Fax: (573) 632-6103



### Visit Us

907 Wildwood Dr  
Jefferson City, MO



### Mailing Address

PO Box 209  
Jefferson City, MO 65102-0209



### Website

[www.mosers.org](http://www.mosers.org)

Log in to **myMOSERS** to access your personal information, submit forms, and more.

### Connect with Us on Social Media

Be sure to follow us on social media. It's a great way to stay informed and learn about your MOSERS benefits. Invite your coworkers to join us, too!



# The Group Policy

Provided by The Standard Insurance Company

The MOSERS long-term disability (LTD) program is provided under Group Policy Number 604201, issued by The Standard Insurance Company to the Trustees of the Missouri State Employees' Retirement System (MOSERS). The Standard Insurance Company hereby certifies that you will be insured under the terms of the group policy during the time, in the manner, and for the amount(s) set forth in the group policy, provided you meet the eligibility requirements that have been established for participation in the plan.

If you become disabled while insured under this group policy, The Standard Insurance Company will pay LTD benefits according to the terms of the group policy after they receive satisfactory proof of loss.

## Certificate of Insurance

**Group Policy Number**  
604201

**Name and Address of Insurance Carrier**  
***The Standard Insurance Company***  
Group Benefits Department  
P. O. Box 2800 • Portland, OR 97208-2800  
(844) 505-6026

**Name and Address of Policyholder**  
***Board of Trustees***  
***Missouri State Employees' Retirement System (MOSERS)***  
907 Wildwood Drive • Jefferson City, MO 65109  
(573) 632-6100 or (800) 827-1063

The group policy is held by MOSERS.

All claims must be filed through MOSERS.  
Claims are subject to the terms of the group policy.

As long as you meet the eligibility requirements set forth in group policy number 604201, you will have long-term disability coverage through MOSERS.

*Effective date January 1, 2023*

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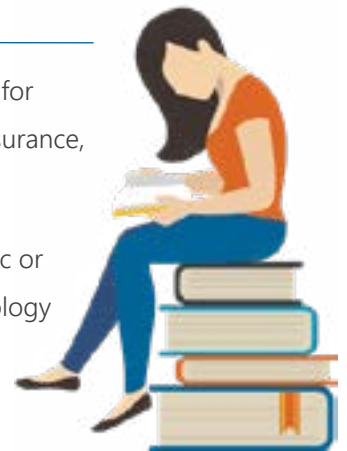
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For information about eligibility for MOSERS long-term disability insurance, see page 5.

Easily locate information by topic or review definitions of the terminology used by referring to the [glossary](#) and [index](#) in the back of this handbook.



If you are viewing a PDF of this handbook, use the links provided in blue to quickly locate relevant or additional information about a topic. Click on any topic in the table of contents to go directly to that page.

# Summary of LTD Insurance Benefits

The following summary highlights the major provisions of your long-term disability (LTD) insurance benefits. For more information on a particular provision, please refer to the index located in the back of this handbook.

## Provisions

- **Coverage Cost** – There is no cost to you for LTD insurance. Your employer pays your premiums as long as you are an active employee (unless on a leave of absence).
- **Income Replacement** – LTD benefits can replace up to 60% of your pre-disability earnings less any deductible income.
- **Creditable Service** – You will continue to earn creditable service toward your retirement for each month you receive disability benefits.
- **Waiver of Premium** – If you become disabled, you may be eligible to continue your life insurance coverage and not pay the premium.
- **Workplace Possibilities Program** – The ability to perform your work duties can be difficult if you have a medical condition. The Workplace Possibilities Program provides accommodations or services as an alternative to LTD.
- **Survivor Benefits** – Your spouse or child(ren) may qualify for survivor benefits if you die while receiving LTD benefits.
- **Waiting Period** – Your LTD benefit payments will begin at the end of the benefit waiting period—90 days after your last day on the job or the period of sick leave you are entitled to through your employer’s sick leave program, whichever is longer.
- **Taxes** – Your LTD benefit may be subject to certain federal and state taxes.
- **Return to Work Incentive** – If eligible, the return to work incentive allows you to work and still receive LTD benefits with some limitations.
- **Own Occupation** – Disability benefits will end if you are able to work in your own occupation, or any other reasonable occupation, but do not accept available employment.
- **Retirement** – LTD benefit payments will end when you begin receiving early retirement benefits from MOSERS or when you become eligible for normal retirement.

# LTD Insurance Coverage

People insure their lives, health, homes, and other possessions, but often overlook their most important asset—their ability to earn an income. If you face a lengthy illness or suffer from an accident that leaves you unable to work, you have resources. LTD insurance provides partial income replacement if you are unable to work for an extended period. This benefit also includes a program that may assist in making workplace changes so you can avoid going or staying on LTD.

## Eligibility for Coverage

### *Eligible Employees*

You are eligible for MOSERS LTD insurance coverage if you are:

- Working in a **permanent** position normally requiring at least 1,040 hours per year as an employee of the state of Missouri, and you are a member of any of the following plans:
  - Missouri State Employees' Plan (MSEP, MSEP 2000, and MSEP 2011)
  - Judicial Plan (Judicial Plan and Judicial Plan 2011)
  - Administrative Law Judges and Legal Advisors' Plan (ALJLAP)
- An active member of the General Assembly who is a member of MOSERS.
- A member of the Public School and Education Employee Retirement System of Missouri (PSRS/PEERS) who is employed full-time by a state agency, and is a citizen or resident of the United States or Canada.
- A member working in an MSEP, MSEP 2000, or MSEP 2011 position at Lincoln University or State Technical College of Missouri.
- A uniformed water patrol officer electing MOSERS benefits under the provisions of House Bill 1868.

[RSMo 104.410.6](#)

### *Non-eligible Employees*

Certain groups of MOSERS members are not eligible to participate in the LTD plan. These include the following:

- Uniformed water patrol officers who have qualified, or who qualify, for receiving other disability benefits or retirement benefits due to disability, under the statutory occupational disability plan.
- Members of MOSERS who have another disability plan provided by their employer (i.e. universities not listed in the proceeding section).
- A member of the College and University Retirement Plan (CURP).
- Members eligible for normal (unreduced) retirement from MOSERS.
- Missouri State Highway Patrol employees (except uniformed water patrol officers electing MOSERS benefits under the provisions of House Bill 1868).
- A retired member of the MoDOT and Patrol Employees' Retirement System (MPERS) reemployed in a benefit-eligible position covered by MOSERS.

## Enrollment & Premiums

### *Enrollment*

As a new employee, LTD insurance coverage is automatic. Your coverage begins on the first day you become a state employee and meet the active-work requirement.

### *Premiums*

Your employer pays your monthly LTD insurance premiums, unless you are on a leave of absence (see page 13).

## Exclusions & Limitations

### Exclusions

Your LTD benefit is subject to certain exclusions and limitations. You are **not** covered for a disability caused or contributed to by:

- A pre-existing condition or the medical or surgical treatment of a pre-existing condition, unless, on the date you become disabled, you:
  - have been continuously insured by The Standard Insurance Company for 12 months (exclusion period), **and**
  - have been actively at work for at least one full day after the end of those 12 months.
- An intentionally self-inflicted injury, while sane or insane.
- War, or any act of war.
- Loss of license or certification.
- A disability caused or contributed to by your committing or attempting to commit an assault or felony, or active participation in a violent disorder or riot.

Additionally, if you received a refund of employee contributions or a lump-sum payment equal to a percentage of the present value of your deferred annuity at the time of such refund or payment (e.g. a buyout), you are not eligible to begin receiving or continue receiving long-term disability benefits.

The payment of benefits is limited to 12 months for each period of continuous disability while you reside outside the United States or Canada.

### Limitations

LTD benefits are not payable for:

- Any period of disability when you are not under the continuous care of a physician in the appropriate specialty as determined by The Standard Insurance Company.
- More than 24 months during your lifetime for a disability caused or contributed to by use of alcohol, alcoholism, use of any drug, including hallucinogens, or drug addiction.
- Foreign residency beyond 12 months.

- Electing not to work when you are able to do so (see Return to Work Responsibility on page 15).
- Any period of disability when you are not participating in good faith in a rehabilitation program, medical treatment, or vocational training approved by The Standard Insurance Company unless your disability prevents you from participating.

## Social Security Benefits

Generally, if your application for Social Security Disability Insurance (SSDI) is approved, you must wait five months before you can receive your first SSDI benefit payment. This means you would receive your first payment in the sixth full month after the date The Standard determined that your disability began.

- **Example:** Your disability began on June 15, 2023 and you applied on July 1, 2023. Your first SSDI benefit would be paid for the month of December 2023, the sixth full month of disability.\*

Social Security cost-of-living adjustments (COLAs) will not reduce the amount of your MOSERS LTD benefit.

\* Social Security Administration | Publication No. 05-10153 | April 2021  
What You Need to Know When You Get Social Security Disability Benefits  
[www.ssa.gov/pubs/EN-05-10153.pdf](http://www.ssa.gov/pubs/EN-05-10153.pdf)



MOSERS' LTD benefits and Social Security benefits are independent of each other. Approval for one does not guarantee approval of the other.



# Benefits Upon Becoming Disabled

## Income Replacement

### Monthly Disability Benefit

If you are disabled, have been approved for LTD by The Standard Insurance Company, and have completed the benefit waiting period, your monthly disability benefit will equal 60% of: (1) your monthly salary on your last full day of active work, or (2) the average monthly salary for your highest consecutive 36 months of employment (whichever amount is greater).

LTD insurance is intended to replace a percentage of your income lost as a result of disability. In replacing the percentage of lost wages, The Standard Insurance Company also takes into account certain other sources of income you may be eligible to receive as a result of your disability. These other sources of income are called "deductible income" because they are deducted from your LTD benefit. Your LTD benefit will be reduced by the following types of deductible income:

- Primary Social Security benefits paid because of your retirement or disability (Social Security cost-of-living adjustments [COLAs] will not reduce the amount of your disability benefit).
- Amounts received or amounts eligible to be received from any workers compensation law as a result of your disability.
- Any wages earned while employed on a part-time basis.
- Any other benefits received under another group disability insurance plan.
- Any sick leave or salary continuation received while eligible for LTD benefits.

There may be other types of deductible income; contact The Standard for a complete list.

### Minimum Disability Benefit

The gross amount of your LTD benefit payments will never be less than \$100 per month or 15% of the maximum monthly LTD benefit otherwise payable, whichever amount is greater.

### Monthly Disability Benefit Calculation

Now that you're familiar with the criteria that can determine your maximum and minimum monthly LTD benefit, let's look at an example of how an LTD benefit payment is calculated and how it can be impacted by potential sources of deductible income. To determine your pre-disability earnings, MOSERS will use the greater of (1) your current monthly compensation, or (2) the average monthly compensation for your highest 36 consecutive months to determine your pre-disability earnings.

#### Example

For this example, all dollar amounts are pre-tax (gross) and the following assumptions have been made:

Pre-disability Earnings (current monthly compensation was greater) .....	\$2,000 per month
LTD Replacement .....	60% (.60)
Deductible Income (Social Security) .....	\$625 per month

### Maximum Disability Benefit Calculation

Your LTD plan provides a benefit equal to 60% of your pre-disability earnings (offset by deductible earnings)

Pre-disability Earnings	\$2,000
x LTD Replacement	.60
= <b>Maximum Monthly Disability Benefit</b>	<b>\$1,200</b>

### Deductible Income Calculation

The next step is to determine any sources of deductible income and calculate the reduction. See above for sources of deductible income.

Maximum Disability Benefits	\$1,200
- Deductible Income	\$625
= <b>Monthly Disability Benefit</b>	<b>\$575</b>

### Cost-of-Living Adjustments

Your LTD benefit is NOT eligible for cost-of-living adjustments. Once the amount of your disability benefit is determined, it will not increase. However, when you become eligible to retire, the calculation of your benefit will include annual cost-of-living adjustments applied to your monthly salary, as of your date of disability through your retirement date.

**Dual Employment Provision**

If you work at more than one full-time position for the state of Missouri and become disabled, the following will apply:

- If you are disabled from all your positions, your pre-disability earnings will be based on your earnings for all your positions.
- If you are disabled from one of your positions and you continue to work in the others, your work earnings will be considered deductible income as described in the Return to Work Incentive section (see page 15).
- If you are disabled from one of your positions and you elect not to work in the others, your pre-disability earnings will be based only on your earnings for the position from which you are disabled.

**When Your Monthly Benefit Payments Will Begin**

Your LTD benefit payments will begin at the end of the benefit waiting period—90 days after your last day on the job or the period of sick leave you are entitled to through your employer's sick leave program, whichever is longer.

LTD benefits will be issued on the first day of the month after your approval date. For example, if your approval date is March 19, your first benefit payment would be issued on April 1. All future benefit payments will be made on the first day of each month. See Notable LTD Dates graphic on page 12.

Once you begin receiving benefits, your employer may terminate your employment with the state. [Contact a MOSERS benefit counselor](#) and your employer to get details about how terminations are administered in your agency.

**When Monthly Benefit Payments Will End**

LTD monthly benefit payments will end when any one of the following occurs. You:

- Are no longer disabled.
- Begin receiving early (reduced) retirement benefits.
- Are eligible to receive normal (unreduced) retirement benefits.
- Begin receiving benefits under any other group long-term disability policy.
- Return to full-time active employment.
- Are able to work, but do not accept available employment.
- Die.

**Legislators and Statewide Elected Officials** – In addition to any of the preceding reasons listed, LTD monthly benefits will end when the total credited service you have accrued as a legislator or a statewide elected official, through active employment and while on long-term disability, equals the corresponding constitutional service limitation (i.e. term limit).

**Overpayment of Benefits**

To provide you with an income as soon as possible, monthly disability benefits may be paid before a Social Security or workers' compensation monthly benefit is determined.

**This may result in an overpayment. You must notify The Standard Insurance Company at (844) 505-6026 if you begin receiving benefits from workers' compensation or Social Security (including any retroactive payments) while receiving your LTD benefits. The Standard may reduce or withhold future benefits until the overpayment has been repaid.**

***Duty to Pursue and Report Deductible Income***

According to the terms of the policy, you may be asked to pursue deductible income for which you may be eligible, including Social Security and workers' compensation benefits. The Standard Insurance Company may ask you to provide written documentation that you are actively pursuing these or other applicable benefits.

You are also required to report other deductible income. To report additional income such as Social Security disability, worker's compensation, or part-time employment, submit a copy of your Social Security notification letter, workers' compensation settlement, or current pay stub to The Standard Insurance Company.

***Taxes***

Your LTD benefit is an employer-paid benefit, and is considered to be income similar to receiving a wage or salary. Therefore, your LTD benefit is subject to certain federal and state taxes. Medicare and Social Security taxes will also be deducted from your LTD benefits. You may want to consult a tax advisor to see how you may be affected. If you wish to have taxes withheld from your monthly LTD benefit, The Standard Insurance Company will provide you with the necessary forms. Each year, The Standard Insurance Company will also send you a W-2 for use in preparing your income tax return.

For more information regarding tax implications on your LTD benefit, please contact The Standard Insurance Company at (844) 505-6026 or contact a local tax advisor.

# Applying for LTD Benefits

## The Claims Process

The easiest and most preferred way to file a long-term disability claim is by phone. Simply contact The Standard's Intake Service Center at (844) 505-6026.

You will be asked to provide the following information, in addition to other questions about your absence:

- Employer name: *Trustees of the Missouri State Employees' Retirement System (MOSERS)*
- Human resources (HR) contact: *(Name/Phone Number)*
- Group policy number: *604201*
- Your name and Social Security number
- Last day you were at work
- Nature of claim/medical information
- Physician's contact information: *(name, address, phone and fax number)*

You may also file your claim at [www.standard.com](http://www.standard.com) (click **File a Claim** to begin the process) or call (844) 505-6026.

### *Employee's Statement*

- You, the member, are responsible for completing this form.
- *Employer's Statement*
  - HR representative is responsible for completing this form.
- *Attending Physician's Statement*
  - Part A: Member is responsible for completing this form.
  - Part B: Physician is responsible for completing this form.

Once you have filed for disability, notify your HR representative right away. This notification will prompt HR to submit information directly to The Standard Insurance Company, which is necessary to review your claim.

For additional information, see [Frequently Asked Questions About Filing a Long-Term Disability Claim](#) available on our website.

## *Required Filing Dates*

File a claim as soon as possible once you become disabled. We also encourage you to report a claim as soon as you believe you will be absent from work beyond 90 calendar days. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard Insurance Company to begin its review and issue a timely payment if appropriate.

You must provide proof of loss to The Standard Insurance Company within 90 days after the end of the benefit waiting period. If you cannot do so, you must provide it as soon as reasonably possible, but not later than one year after that 90-day period. If you file proof of loss outside these time limits, your claim will be denied. These time limits do not apply if you legally lack the capacity to perform the filing procedure.

## *Cost to Apply for Benefits*

You will be responsible for paying any costs associated with the completion of the *Attending Physician's Statement*.

If requested by The Standard Insurance Company, you may be required to provide evidence of continuing disability at your expense. In some cases, The Standard Insurance Company may hire and pay for a physician to examine you to determine disability.

## The Approval Process

A disability analyst from The Standard Insurance Company will begin reviewing your disability claim once they have received all of the forms and authorizations completed in the claims process. Based on the specific nature of your case, your claim may also be evaluated by additional experts.

Depending on your individual situation, the approval process may take anywhere from one week to four months. In some cases, The Standard Insurance Company may require additional medical information in order to make a determination. If additional information is necessary, you will be informed in writing of what is needed, and why it is relevant.

You will be notified in writing of the evaluation outcome, and the reason for approval or denial of your claim. In some cases, you may choose to receive text messages regarding your claim status. Text STATUS to 53284 to enroll. The frequency and number of message will vary based on the claim. Message and data rates may apply. Please review [Text Message Terms and Conditions from The Standard](#) on their website. Text STOP to 53284 to unsubscribe.

## Denial, Suspension, or Termination of an LTD Claim

The Standard Insurance Company will notify you in writing if your disability claim is denied, suspended, or terminated. The company will outline the reason why, and refer to the group policy provisions on which the denial, suspension, or termination is based.

### Appeal Procedures

You will be informed by The Standard Insurance Company of the steps you can take to resubmit your claim for review and reconsideration if your claim is denied, suspended, or terminated.

You may ask for a review and submit any additional information you think may be helpful in order to reevaluate your claim if your claim is denied, suspended, or terminated or if you disagree with the amount of LTD benefits being paid. You must make your request in writing to The Standard Insurance Company within 180 days after you receive notice. If additional information is needed to process your appeal, it will be promptly requested.

The Standard Insurance Company will notify you in writing of the decision on any review of your appeal. The reasons for the decision will be fully explained, with reference to the applicable provisions of the group policy.

Ordinarily, a decision on your appeal will be reached within 45 days after the receipt of your review request. However, in special circumstances, an additional 45 days may be necessary to reach a final decision.

The obligation to provide disability benefits is primarily that of the insurance carrier (The Standard Insurance Company) and secondarily that of the MOSERS [Board of Trustees](#). If you are denied disability benefits after following the appeal procedures listed above, you may appeal the decision by filing a petition against the insurance carrier in a court of law in your county of residence.

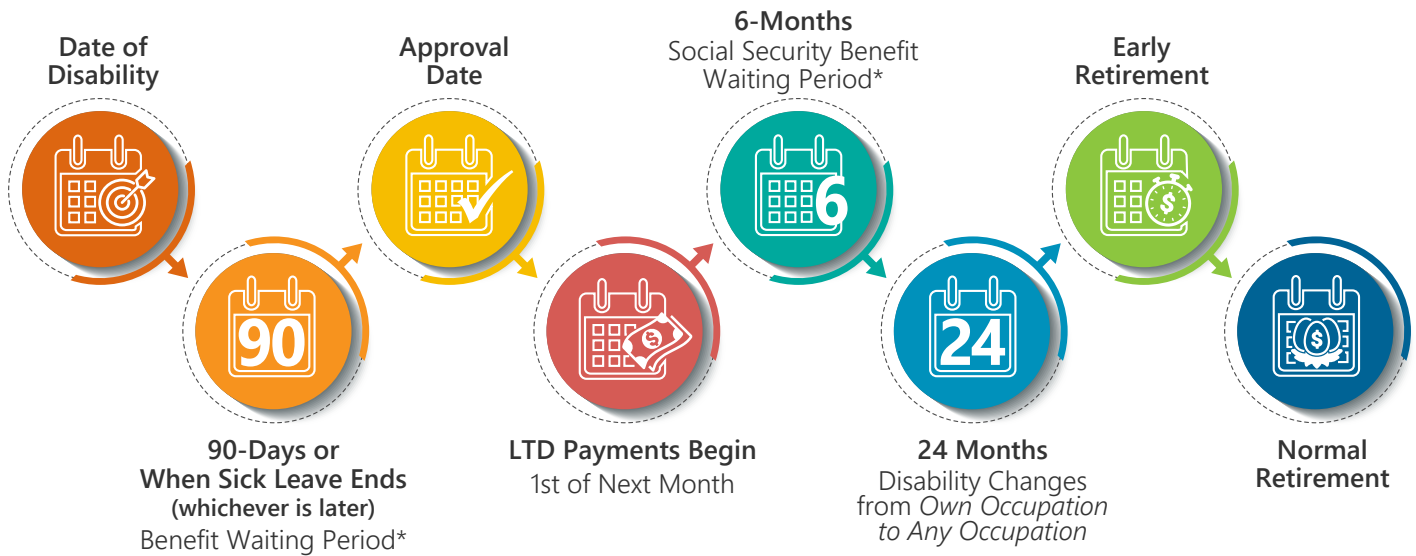
Neither MOSERS nor our [Board of Trustees](#) is liable for the disability benefits provided by the insurance carrier and not subject to litigation with regard to disability benefits unless you obtain a judgement against the insurance carrier and it is unable to satisfy your judgement.

## Maintaining Your Benefits

The Standard Insurance Company will periodically send you information regarding the status of your disability claim. During the first 24 months of your disability benefit (*own occupation disability period*), your claim will be reviewed to determine if you are disabled from any occupation that fits within your education, training or experience. If a determination is made that you are not disabled from *any occupation*, your LTD claim will be terminated at the end of your *own occupation disability period*. In addition, during the *own occupation disability period*, The Standard Insurance Company will continue to gather medical evidence in support of your inability to perform your own occupation. For payments to continue through the end of the first 24-month period, the medical evidence must continue to support your disability under the *own occupation disability period*.

You may be eligible for certain rehabilitation programs as a result of your disability. You may speak with your disability analyst at The Standard Insurance Company regarding possible rehabilitation programs suited for you.

### NOTABLE LTD DATES



\* Working full-time or receiving full salary during the 90-day benefit waiting period could delay payment of or eligibility for LTD benefits.

\*\* An overpayment may exist if Social Security makes a lump-sum payment. If this occurs, you are required to reimburse The Standard Insurance Company.

**LTD benefit payments will start on the latter of:**

- The end of the benefit waiting period
- When your sick leave expires

**LTD benefit payments will stop when you:**

- Are no longer disabled
- Begin receiving early (reduced) retirement benefits
- Are eligible to receive normal (unreduced) retirement benefits
- Begin receiving benefits under another group long-term disability policy
- Return to full-time active employment
- Are able to work, but do not accept available employment
- Die

**Legislators and Statewide Elected Officials** – In addition to any of the preceding reasons listed, LTD monthly benefits will end when the total credited service you have accrued as a legislator or a statewide elected official, either through active employment and/or while on long-term disability, equals the corresponding constitutional service limitation (i.e. term limit).



# Career & Life Events That May Affect LTD Insurance Benefits

## Approved Leave of Absence or Layoff

As long as you remain in active pay status, your employer will pay your LTD premiums.

If you take an approved leave of absence or are laid off and wish to continue your LTD coverage, you may do so for up to one year. At the end of the 12-month period, your coverage will terminate.

If you choose to continue LTD coverage, we will transfer premium payments electronically each month from a checking or savings account you designate. To make this designation, you must request an *Autopay Authorization* form from a MOSERS benefit counselor. You must sign, date, and return the completed form to MOSERS along with a voided check or a deposit slip. You may upload the form and a scan or photo of your voided check or deposit slip on [myMOSERS](#).

We will deduct payments directly from your account on the 14th of each month, or the next business day. Please allow **10 business days** for initial processing. Alternatively, MOSERS can send you a monthly bill, which you may pay by check.

If you choose to terminate your LTD coverage while on an approved leave of absence, your coverage will begin again on the date you return to work.

## Death and Your LTD Benefits

### *Death Before Approval of Disability Benefits*

Your long-term disability claim will continue through the review process if you die after the benefit waiting period, but before approval or denial for disability. We will pay your estate a lump-sum benefit for the time between the end of the benefit waiting period and your date of death if you are determined to have been disabled. Your surviving spouse and/or eligible children may then be eligible to receive a survivor benefit from The Standard Insurance Company.

### *Survivor Benefits*

The Standard Insurance Company will pay a survivor benefit if you die while receiving LTD benefits. This benefit is a lump sum equal to three times your monthly LTD benefit without reduction by deductible income. The survivor's benefit is intended to meet a portion of your family's financial needs in the event of your death. The benefit will be paid to your surviving spouse or your unmarried children younger than age 25. If you are not survived by an eligible spouse or child, no survivor benefit will be paid.

In the event there is an overpayment outstanding to The Standard Insurance Company at the time of your death, the survivor benefit will be applied toward the overpayment.

## Temporary Recovery

If you temporarily recover from your disability for a period of time, but later suffer a relapse and become disabled again from the same cause or causes, you may not have to begin a new benefit waiting period, depending on the length of the period of temporary recovery. A new benefit waiting period is not required if:

- The temporary recovery occurs during the benefit waiting period and the period of recovery does not exceed 30 days.
- The period of recovery occurs during the maximum benefit period and does not exceed 180 days.

If your temporary recovery does not exceed the allowable periods outlined above, the following provisions will apply:

- No LTD benefits will be payable for the period of temporary recovery.
- The temporary recovery period will not count toward your benefit waiting period, your maximum benefit period, or your own occupation disability period.
- The pre-disability earnings used to determine your LTD benefits will not change.
- No LTD benefits will be paid after benefits become payable under any group long-term disability policy during your temporary recovery period.

## New Disabilities

If a period of disability is extended by a new cause while LTD benefits are payable, LTD benefits will continue while you remain disabled. However, LTD benefits will not continue beyond the end of the original maximum benefit period, and all other provisions of the group policy will apply to the new cause of disability.

## Life Insurance

If you have basic, optional, or dependent life insurance and become disabled while actively employed, you may be eligible to continue your life insurance without paying any premium. Your application for LTD benefits also serves as the application for a waiver of your MOSERS life insurance premiums.

To be eligible for a waiver of premiums you must meet the following conditions:

- You are totally disabled due to sickness, accidental injury, or pregnancy rendering you unable to perform the material duties of any work for which you are reasonably qualified by education, training, and experience, or you are eligible to receive disability benefits under a group long-term disability policy issued by The Standard Insurance Company to MOSERS.
- Your disability occurs prior to age 60.
- You have completed a 90-day waiting period beginning on the date you become totally disabled.
- You agree The Standard may have you examined at reasonable intervals by a specialist of their choice. Failure to attend an examination or to cooperate with the examiner may result in the denial or suspension of LTD benefits.
- You are not retired or eligible for normal retirement.

If you qualify for a waiver of premiums, all premiums will be waived including those for spouse and/or child(ren) coverage. The waiver for your coverage will cease upon normal retirement eligibility or retirement; as will the waiver for your dependents' coverage. If you are not approved for a waiver of life insurance premiums, and wish to maintain coverage, MOSERS will send you a bill each month to cover the cost of the premiums.

You may continue at least a portion of your optional coverage into retirement at which time you will be responsible for the premiums. You can find more information regarding the waiver of premiums in your *Basic & Optional Life Insurance Handbook*.

## Medical Benefits

If eligible, your health insurance will continue to be administered by the **Missouri Consolidated Health Care Plan (MCHCP)**. They will send you a bill each month for the cost of the premium to maintain your coverage until you retire or return to active employment. Employees of the Department of Conservation, State Technical College of Missouri, and Lincoln University should contact their employer for information regarding medical insurance.

## Retirement

For retirement purposes only, you will continue to accrue service and salary credit while receiving disability benefits (as if you were still working). To calculate the salary credit, your gross monthly salary on the date of your disability will be adjusted (based on 80% of the percentage increase in the Consumer Price Index) for each year that you were receiving disability benefits. This safeguards you from being penalized for not actively working until retirement. Even those MOSERS members employed by State Technical College of Missouri and Lincoln University will continue to earn credit for service accrued during disability.

*RSMo 104.410.6, 104.1042*

MOSERS will send you a notice of retirement eligibility approximately 120 days prior to the latter of your date of retirement or the date your LTD benefit is scheduled to end.



# Return to Work

## Return-to-Work Responsibility

If you elect not to work when you are able to do so, your disability benefits will be discontinued. During the *own occupation disability period*, The Standard Insurance Company will not pay benefits for any period in which you are able to work in your own occupation and earn at least 20% of your indexed pre-disability earnings, but you elect not to work. During the *any occupation disability period*, The Standard Insurance Company will not pay benefits for any period when you are able to work in any occupation and are able to earn at least 20% of your indexed pre-disability earnings, but you elect not to work.

## Return-to-Work Incentive

Providing incentives for disabled employees to return to work is critical for any successful rehabilitation plan. During the 24 months immediately after you first return to work, The Standard Insurance Company's LTD benefit will be reduced by only the amount of work earnings which, when added to your maximum LTD benefit, cannot exceed 100% of indexed pre-disability earnings. Following that period, The Standard Insurance Company will deduct one-half of work earnings while you remain disabled. Frequently, this means that claimants who return to work will receive more total income than those who do not.

Following are some examples of how return-to-work incentives are calculated. The following assumptions have been made for all of the examples presented.

Pre-disability Earnings (current monthly compensation was greater) ..... \$2,000 per month  
 Maximum Disability Benefit  
 (60% of pre-disability earnings).....\$1,200 per month

### ***Return-to-Work Incentive Example: First 24 Months Back at Work While Receiving LTD Benefits***

Your maximum disability benefit plus your work earnings cannot exceed your pre-disability earnings.

#### Work One-Quarter Time (25%)

Pre-disability Earnings	\$2,000
x Work Percentage	.25
= <b>Part-time Work Earnings</b>	<b>\$500</b>
Maximum Disability Benefit	\$1,200
+ Part-time Work Earnings	\$500
= <b>Total Earnings</b>	<b>\$1,700</b>

Total earnings of \$1,700 are less than pre-disability earnings of \$2,000; therefore, the disability benefit is not reduced.

#### Work Half-Time (50%)

Pre-disability Earnings	\$2,000
x Work Percentage	.50
= <b>Part-time Work Earnings</b>	<b>\$1,000</b>
Maximum Disability Benefit	\$1,200
+ Part-time Work Earnings	\$1,000
= <b>Total Earnings</b>	<b>\$2,200</b>

Total earnings of \$2,200 are greater than pre-disability earnings of \$2,000; therefore, the disability benefit is reduced by \$200.

**After Receiving 24 Months of the Return-to-Work Incentive**

Work Half-Time (50%)

LTD will be reduced \$1 for every \$2 of work earnings.

	Pre-disability Earnings	\$2,000
x	Work Percentage	.50
=	<b>Part-time Work Earnings</b>	<b>\$1,000</b>
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	Maximum Disability Benefit	\$1,200
-	Part-time Work Earnings	\$500
=	<b>Disability Earnings</b>	<b>\$700</b>
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	Part-time Work Earnings	\$1,000
+	Disability Earnings	\$700
=	<b>Total Earnings</b>	<b>\$1,700</b>

Partial employment is dependent on whether your employer can accommodate a part-time work schedule.



**Workplace Possibilities Program**

The Standard Insurance Company offers the **Workplace Possibilities Program** to provide customized solutions to help you stay at work or return to work sooner.

The program provides a Workplace Possibilities coordinator to determine if the criteria for eligibility is met, i.e. treatment for a medical condition that limits the ability to perform essential job functions. The coordinator will then ask a Workplace Possibilities consultant, a professional case manager, to offer direct services to assist you if you are having difficulties at work that could be related to a disability. The key objectives of the program are to:

- Assist you in resuming job duties after a disability;
- Assess your work station to provide and implement accommodations to ensure you can perform your job productively and safely;
- Remove barriers to your comfort, safety and ability to perform your job effectively;
- Promotes open communication amount all parties, including the employee, supervisor, human resources, medical providers, and others.

This service is completely voluntary. You are responsible for providing medical documentation required by the program. The coordinator and consultant will be able to obtain clarification regarding medical information if you have signed an *Authorization to Obtain and Release Information*. The coordinator and consultant will not share confidential information with your supervisor or other staff, e.g. details related to a medical diagnosis or treatment. They will only share information about work capacity, accommodations, and return-to-work dates.

Your HR representative can provide you with information explaining the **Workplace Possibilities Program** and the related forms. Your HR representative will also provide the Workplace Possibilities consultant with your contact information so that initial contact can be made to answer any additional questions and provide assistance in completing the forms, if necessary. Visit [workplacepossibilities.com](http://workplacepossibilities.com) for more additional information.

### *Reasonable Accommodations*

Your disability policy includes a Reasonable Accommodation Expense Benefit, and a Rehabilitation Plan Provision, that encompasses an array of possible vocational interventions. These funds (up to \$25,000) may allow The Standard Insurance Company, at their discretion, to pay expenses toward any necessary worksite modifications that result in a disabled employee's return to work, as well as other types of accommodations, such as training, job development services, ergonomic evaluations, and occupational therapy, among other possible vocational interventions. In most cases, the Reasonable Accommodation Expense Benefit will be paid directly to your employer or the vendor providing the modification. If paid directly to you, the benefit will be considered a taxable benefit.

If you would like more information about this process, you or your employer may contact The Standard Insurance Company at **855 WPP-PROG (855-977-7764)**.

The Standard Insurance Company will partner with you in your efforts to return to work. If you believe you would benefit from such assistance, please call so The Standard Insurance Company can conduct an initial assessment and then strategize possible return-to-work solutions.



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Eligibility for LTD insurance ends when you become eligible for normal retirement. Therefore, the Workplace Possibilities Program is not available to employees eligible for normal retirement.

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# Glossary

## Terms

### A

#### Active Work

Active work refers to performing with reasonable continuity the material duties of your own occupation at your employer's usual place of business. If you are incapable of active work because of physical disease, injury, pregnancy or mental disorder on the day before the scheduled effective date of your insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible member.

You will also meet the active-work requirement if you were:

- Absent from active work because of a regularly scheduled day off, holiday, or vacation day.
- Actively at work on your last scheduled work day before the date of your absence.
- Capable of active work on the day before the scheduled effective date of your insurance.

### B

#### Benefit Waiting Period

The benefit waiting period is the time that must pass before LTD insurance benefits are payable to you. You must be continuously disabled during this waiting period. No LTD insurance benefits will be paid during this period. The benefit waiting period begins on the date you first become disabled, as determined by The Standard Insurance Company, and is normally the day after your last full day on the job. The benefit waiting period ends when sick leave benefits expire or the date you've been disabled for 90 days, whichever is later.

### D

#### Date of Disability

The date on which you first become disabled.

#### Deductible Income

Deductible income includes income considered by The Standard Insurance Company that offsets your LTD insurance benefits (i.e. Social Security disability, sick pay, salary continuation, workers' compensation for lost time, work earnings, or any other benefits received under another group disability insurance plan).

### M

#### Maximum Benefit Period

The maximum benefit period is the maximum amount of time that LTD benefits are payable for one period of continuous disability. The maximum benefit period ends on the earlier of the following events:

- The date you first become eligible to receive normal (unreduced) retirement benefits from MOSERS.
- The date you begin receiving reduced (early) retirement benefits from MOSERS.

### P

#### Pre-disability Earnings

Pre-disability earnings are income used to determine your disability payment. It is the greater of the following amounts:

- The average of your highest 36 consecutive months of pay.
- Your monthly earnings in effect on your last full day of active work.

Pre-disability earnings do not include overtime or any other extra compensation paid by your employer.

**Pre-existing Condition**

A pre-existing condition is a mental or physical condition whether or not diagnosed or misdiagnosed for which you have done any of the following at any time during the 90 days just before your disability insurance becomes effective:

- Consulted a physician or other licensed medical professional
- Received medical treatment, services, or advice
- Taken prescription drugs or medicine
- Undergone diagnostic procedures

After you have been continuously insured under the group policy for 12 months, you are no longer subject to the pre-existing condition exclusion.

**W****Work Earnings**

Work earnings include not only your gross monthly earnings from work performed while disabled, but also earnings you could receive if you worked as much as you are able, considering your disability, in work that is reasonably available.

Work earnings include earnings from your employer, any other employer, or self-employment. It also includes any sick, vacation, annual, or personal leave pay, or other salary continuation earned or accrued while working.

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