

Long-Term Disability (LTD)

General Information

What the Member Should Know

- Any member or former member may submit a claim for LTD.
- Additional LTD benefit information is available in the *LTD Handbook* online or you may order handbooks from MOSERS.
- If a member becomes disabled on or after July 1, 2005, his/her waiver of premiums will stop when the member is eligible for normal retirement.
- LTD benefits are not available to members eligible for normal retirement. However, they may still apply for waiver of premium if they are younger than age 60.
- LTD benefit payments will begin at the end of the benefit waiting period—90 days after the employee's last day on the job or the period of sick leave he/she is entitled to through his/her employer's sick leave program, whichever is longer.
- Waiver of premium benefits are not available to members age 60 and older.

What the Employer Should Know

- Prior to benefits being paid, proof of lawful presence must be verified. (See page 47)
- If the member's employment is being terminated because of a disability, please complete a *Termination of Employment* form. The form is available in electronic format.
- No department may take any action that prohibits a member or former member from submitting a claim.
- A termination for cause would not prohibit submission of an LTD claim.
- **Extensive Sick Leave:** If a member is using extensive sick leave, to assist the employee with replacement of possible future lost income, viable options such as applying for LTD benefits or share leave should be discussed with the member.
- **FMLA:** An employee does not have to wait until FMLA is exhausted to apply for LTD.

Applying for LTD Benefits

- To apply for LTD benefits, the member must submit the following forms to Standard Insurance Company:
 - *Member's Statement* (completed by member)
 - *Attending Physician's Statement* (completed by physician)
 - *Employer's Statement* (completed by employer)
 - *Authorization to Obtain Information* (completed by member)
- Standard Insurance and MOSERS will notify the employer and the member when a determination of disability is made.
- Inform the member that if he/she is not receiving payroll, MOSERS will direct-bill him/her each month for LTD and life insurance premiums. The member must pay premiums to retain the coverage.
- If the member has MOSERS life insurance coverage, the member is automatically evaluated for waiver of premium by completing the LTD application.

Standard Insurance and the Workplace Possibilities Program

The Standard Insurance Company offers the Workplace Possibilities program to assist employees who may be affected by an illness or medical condition by offering consultations that may lead to providing accommodations or services to promote a healthier work place. Examples could include ergonomic evaluation for specialized seating, sit/stand work station (for those who need to change positions frequently throughout the work day), lifting devices, specialized shoes, etc. Each employee's situation is unique and each deserves and receives individualized, respectful attention to his or her difficulties. The guiding belief of the program is that work is important and valuable; and promotes independence, gives a sense of purpose and contributes to the socioeconomic development of society.

HR representatives can provide employees with handouts and related forms explaining the Workplace Possibilities program as well as provide the Workplace Possibilities consultant with the employee's contact information. Initial contact will be made to answer any additional questions and provide assistance, in completing the forms, if necessary. Read some examples of how employees have benefited from this program at <http://workplacepossibilities.com>.

Standard Insurance Company's
Employer's Statement

Instructions

- The payroll/personnel representative completes this form.
- The *Standard LTD Claim* form can be found in the **Employer** section of the MOSERS website under **Forms**.
- Please type or print clearly when completing.
- The LTD form is a 15-page packet. The *Employer's Statement* can be found on pages 13 and 14 of the packet.
- Mail the completed form and required attachments to Standard Insurance Company in the envelope provided.

Standard Insurance Company
Group LTD Benefits
PO Box 2800
Portland, OR 97208-9929
Phone: (800) 378-4577
Fax: (971) 321-7088
Group Policy Number: 604201-B

United Healthcare Global Travel Assistance Included As Part of MOSERS Basic Life Insurance

Standard Insurance Company includes travel assistance with its group insurance policies through an arrangement with United Healthcare Global. This provides an additional sense of security for you and your eligible family members during travel more than 100 miles from home or internationally for trips of up to 180 days. There's no enrollment process or additional cost – insured employees are automatically covered. This is available to active and retired members who have basic life insurance through MOSERS.

Services include:

- Pre-trip assistance including passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements.
- Trip assistance including emergency ticket, credit card and passport replacement assistance, funds transfer assistance and missing baggage assistance.
- Medical assistance including locating medical care providers and interpreter services.
- Legal assistance including locating a local attorney, consular officer or bail bond services.
- Emergency transportation services including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically-necessary repatriation to the employee's home, including repatriation of remains.*
- Personal security services including logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability. In more complex situations, assists in making arrangements with providers of specialized security services.

See the Standard Insurance Company Travel Assistance brochure on MOSERS' website for more details. Print a wallet card to carry with you.

Travel Assistance is provided through an arrangement with United Healthcare Global, which is not affiliated with The Standard. Travel Assistance is not an insurance product, except in Oregon and Washington.

**Emergency transportation services must be arranged by United Healthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.*