

## **FAQ's: Long Term Disability**

### **What is a long term disability (LTD) plan?**

A long term disability plan is designed to work with other sources of disability income to replace part of your income if you become disabled as defined by the plan.

LTD plan benefits generally begin after an elimination period, and end at the earliest of:

- When you are no longer disabled as defined by the plan, or
- You leave your employer for any reason other than a covered disability
- When you reach the limit for receiving LTD benefits, which for many plans is an age limit, or
- Your death

### **How does the LTD plan work with other sources of disability income?**

The LTD plan is designed to replace a percentage of your eligible pay up to a dollar maximum. Other sources of disability income, including benefits you are eligible to receive from Social Security Disability Insurance Benefits and Social Security Old Age Insurance Benefits, typically count toward that percentage.

### **What is an elimination period?**

An elimination period (also known as a waiting period) is the length of time that must pass after you become disabled as defined by the plan and before LTD benefits begin. Sometimes LTD benefits begin after benefits under a short term disability (STD) plan end.

### **Are there special rules for an LTD claim?**

Your plan has rules, including reporting disability to your supervisor, obtaining proof of disability following plan rules, a time limit on applying for benefits, and following the recommended treatment or therapy. You will need to provide proof of continued disability from time to time.

### **Does the LTD plan cover disabilities from any cause?**

Your plan excludes disabilities resulting from certain causes, such as your committing a felony, military service, war and self inflicted injuries. It may also exclude job-related injuries, which may be covered under another program.