



## Long-Term Disability Insurance: When Coverage Begins and Ends

### Purpose

This document describes when long-term disability coverage and benefits begin, lists maximum benefit periods, and describes when coverage and benefits end.

### When Coverage Begins and Ends

#### When coverage begins

There is a one-year waiting period for long-term disability coverage. Coverage begins on the first day following one year of full-time service provided the employee is actively at work. Being on vacation or jury duty is considered being "actively at work" for eligibility purposes. If the employee is not actively at work on that date, he or she will become eligible on the day after being actively at work for one full day in an eligible class. This may be affected by a break-in-service. Refer to the "Break-in-Service" section below.

#### When coverage ends

Long-term disability coverage ends on the last day of full-time employment.

### When Benefits Begin and End

#### When benefits begin

Benefits begin on the first day following 180 consecutive days of a certified total disability, or when full-time sick leave benefits end, whichever comes later.

#### When benefits end

Long-term disability benefits end when the employee is no longer disabled or when the maximum allowable benefit period is reached (see following section).

### Maximum Benefit Period

The length of time benefits are paid during a certified total disability depends on the employee's age when the disability began. The following chart shows the periods during which Long-Term Disability benefits are paid.

Age When Disability Begins	Maximum Benefit Period
under 60	to age 65
at least 60, but under 65	5 years
at least 65, but under 68 1/2	to age 70
68 1/2 and over	1 year

**Note:** At the time long-term disability benefits end, central office will send a letter to the participant outlining the status of his or her benefits.

## **Break-In-Service**

### **Before meeting waiting period**

If a break-in-service of four months or more occurs prior to meeting the one- year waiting period, a new waiting period must be met.

**Note:** In the event of a break-in-service of less than four months, the time an employee was on the payroll prior to the break will be counted toward the one- year waiting period.

### **After meeting waiting period**

If an employee becomes ineligible for coverage after meeting the one-year waiting period, but returns to eligible full-time employment within one year, coverage is reinstated on the date the employee returns. If the employee returns after a one-year break-in-service, a new waiting period must be met.

## **Change History**

- **March 21, 2007** - Revised content.
- **April 6, 2006** - Updated When Benefits Begin and End section.
- **July 25, 2005** - Updated to new format.