



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

You are eligible for Basic and Optional Life if you are working at least 50 percent of a full time schedule and have completed the applicable waiting period. 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

Hired prior to 7/1/24

Prior to meeting the waiting period, if you incur a break in service of 4 months or greater, you will need to meet a new waiting period.

After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Hired on or after 7/1/24

Prior to meeting the waiting period, if you incur a break in service of any number of days before you satisfy the waiting period, you will need to satisfy a new waiting period before coverage takes effect. After meeting the waiting period, if you incur a break in service of more than 28 days, you will need to satisfy a new waiting period.

Change History

- **June 26, 2024** Changed eligibility and break in service provisions
- **March 21, 2007** - Revised content.
- **April 6, 2006** - Updated When Benefits Begin and End section.
- **July 25, 2005** - Updated to new format.