



# Long Term Disability Claims Guide

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*Snohomish County Human Resources*

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Important Note: This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in the certificates of insurance produced by the insurance company. Every care is taken to assure the accuracy of this information; however, in the event of any conflict between this guide and information in the certificate of insurance, the insurance company's documents will be the final authority.

## Summary

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LTD is income protection insurance, that provides a benefit for a “long term” disability resulting from a covered injury or sickness. Please contact Reliance Standard at 800-351-7500 ext. 4171 for assistance with LTD.

## Certificate of Insurance

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This guide summarizes the LTD coverage provided by the County and the claims process. For a comprehensive list of benefits, exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate of Insurance also provides all requirements necessary to be eligible for coverage and benefits. If any conflict ever arises between this guide and the Certificate of Insurance, the terms of the Certificates of Insurance will apply in all cases. This guide is not a contract for purposes of payment of benefits.

- [Management Exempt \(Class 1\) LTD Insurance Certificate](#)
- [All Employees \(Excluding: Except Management/Exempt\) – \(Class 2\) LTD Insurance Certificate](#)

## Eligibility

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Regular employees working 20 or more hours a week are eligible. (Exclusions: Airport Firefighters and Sheriffs that are members of DSA/SOMT are not eligible for this benefit as they have other coverage negotiated through their Union.) The county pays the full monthly LTD premiums.

## Elimination Period

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A period of 90 consecutive days of Total Disability, as shown on the Schedule of Benefits page within the Certificate, for which no benefit is payable. It begins on the first day of Total Disability.

## Covered Monthly Earnings

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Your monthly salary including shift differentials received from the County on the day just before the date of Total Disability (prior to any deductions to a 401(k), 457 Deferred Compensation or Section 125 plan). Covered Monthly Earnings does not include commissions, overtime pay, bonuses or any other special compensation not received as Covered Monthly Earnings.

## Monthly Benefit

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The Monthly Benefit is an amount equal to 60% of Covered Monthly Earnings, not to exceed \$7,500. To estimate the benefit amount payable:

1. Multiply your Covered Monthly Earnings by 60%;
2. Take the lesser of step 1 above or \$7,500;
3. Subtract Other Income Benefits, as defined in the certificate of insurance on page 1.0, from step 2, above.  
Note: Your LTD benefit is reduced by other income you receive or are eligible to receive because of your disability. Deductible income includes, but is not limited to, paid leave, salary continuance, Workers Compensation benefits, Social Security benefits, state disability income benefits, and work earnings.

## Minimum Monthly Benefit

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In no event will the monthly benefit payable to you be less than the greater of 10% of the Covered Monthly Earnings multiplied by the Monthly Benefit percentage(s) or \$100.

## Maximum Monthly Benefit

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The maximum monthly benefit is \$7,500 (this is equal to a maximum Covered Monthly Earnings of \$12,500).

## Taxes

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Reliance Standard is required to withhold federal income tax from any benefit payments only upon your request. To withhold any taxes, indicate the dollar amount to be withheld each week on the [claim form](#) (section G).

## Maximum Duration of Benefits

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Benefits will not accrue beyond the longer of: the Duration of Benefits; or Normal Retirement Age (specified in the Certificate of Insurance on page 1.1)

Age at Disablement	Duration of Benefits (in years)
61 or less	To age 65
62	3 ½
63	3
64	2 ½
65	2
66	1 ¾
67	1 ½
68	1 ¼
69 or more	1

## Termination of Monthly Benefit

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The Monthly Benefit will stop on the earliest of:

- (1) the date you cease to be Totally Disabled;
- (2) the date you die;
- (3) the Maximum Duration of Benefits, as shown on the Schedule of Benefits page, has ended; or
- (4) the date you fail to furnish the required proof of Total Disability

## Total Disability

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As a result of an Injury or Sickness, during the Elimination Period (first 90 days) and thereafter you cannot perform the material duties of your Regular Occupation;

- "Partially disabled" and "Partial Disability" mean that as a result of an Injury or Sickness you are capable of performing the material duties of your Regular Occupation on a part-time basis or some of the material duties on a full-time basis. If you are Partially Disabled you will be considered Totally Disabled, except during the Elimination Period; and
- "Residual Disability" means being Partially Disabled during the Elimination Period. Residual Disability will be considered Total Disability.
- For Class 2 only: after a Monthly Benefit has been paid for 24 months, to continue to be considered Totally Disabled, you cannot perform the material duties of Any Occupation. If you cannot perform the materials duties of Any Occupation beyond 24 months, and are still totally disabled, then you will most likely receive benefits for the maximum benefit duration. If you have reached the maximum duration, then the benefits would typically cease, regardless of whether you were still disabled or not.

## Work Incentive Benefit

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The policy includes a feature that offers you a financial incentive to return to work during a disability. During the first 24 months from the date you first return to work (after the elimination period) and during a month in which an LTD benefit is payable, your LTD benefit will be reduced by work earnings which, when added to your LTD benefits, exceed 100% of your pre-disability income. Other deductible income can further reduce the LTD benefit payable. If the sum of your monthly benefit prior to offsets and work earnings exceeds 100% of your Covered Monthly Earnings, the benefit amount will be reduced by such excess amount until the sum equals 100%.

## Long Term Disability (LTD) Claims Process FAQs

### When should I report a claim?

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Report a claim as soon as you believe you will be absent from work beyond 45 calendar days. If you are uncertain about how long you will be absent or whether you should file a claim, we suggest that you file your claim. This offers you some peace of mind and allows Reliance Standard an opportunity to review and issue a timely payment if appropriate. The proof of Total Disability must be sent to Reliance Standard within ninety (90) days after the loss began. The [Claim Form](#) and documentation should be submitted two months prior to the end of the elimination period to allow sufficient processing time.

### How do I file a claim?

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Refer to the LTD Claims Checklist beginning on [page 6 \(below\)](#).

### Who do I contact if I have questions on LTD?

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Please contact Reliance Standard at 800-351-7500 ext. 4171 for assistance with LTD claims.

### Where do I send completed claim forms and documentation?

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Claimants must submit forms and documentation to Reliance Standard via mail or fax:

Reliance Standard Life Insurance Company Claims Department  
P.O. Box 8330 | Philadelphia, PA 19101-8330  
Fax: 267-256-3519  
Email: [ClaimsIntake@rsli.com](mailto:ClaimsIntake@rsli.com)

### If my claim for benefits is approved, how long will it take to receive my first check?

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After the 90 day elimination period, payments are paid in arrears on a monthly basis based on the date of the disability and are mailed directly to your residence.

### What can I expect after I submit the completed forms?

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Once Reliance Standard receives the required paperwork, a representative will call you to discuss any additional information that may be necessary. Additionally, Reliance Standard may send you requests/notifications via USPS. In order for a claim to process in a timely manner, it is crucial that you respond promptly to all correspondence sent from Reliance Standard.

### How does Reliance Standard issue payments?

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LTD payments are issued via check on a monthly basis. The check is sent to the address the employee provided on the claim form. The duration of benefits depends on the medical information on file, and may need to be updated every 3 months. Reliance Standard will attempt to obtain updated medical information directly from the physicians and would notify the employee (if applicable).

## Long Term Disability Claims Process Checklist

Step	Claim Process	Who Completes	Description
1	Download the claim form. If you're unable to download, contact Human Resources for the claim form.	Employee	Download the <a href="#">claim form</a> . Send an email to <a href="mailto:Human.Resources@snoco.org">Human.Resources@snoco.org</a> or call 425-388-3411 Ex. 0 to request a claim form if unable to download.
2	If the employee is unable to start the claims process (Step #1) due to an illness, being out on sick leave, inability to access a computer, or not aware of the LTD benefit, etc.; contact the employee and provide the claim form, guidance, and checklist. Alternatively, have the employee contact HR for guidance.	Department Payroll Liaison	Send link/provide this <a href="#">LTD Claims Guide/checklist</a> and <a href="#">claim form</a> to employee.
3	Complete the employer section of the claim form (Most sections are pre-filled) – work with Human Resources to answer questions that are unknown.	Department Payroll Liaison	Complete pages 2-5 (sections 1 and 2 of the <a href="#">claim form</a> ).
4	Complete employee sections of the claim form.	Employee	Complete pages 6-10 (sections 3, 4 and 5 of <a href="#">claim form</a> ).
5	Complete the medical portion of the claim form.	Attending Physician	Complete pages 11-12 (section 6 of the <a href="#">claim form</a> ).
6	Obtain payroll report from HR and send/provide to the employee.	Human Resources	Send an email to <a href="mailto:shr-generalists@snoco.org">shr-generalists@snoco.org</a> to request the employee's payroll report (Function RPREGH) for the 12 week period just prior to the last full day worked;
7	Request current attendance records from employee's Payroll Liaison.	Department Payroll Liaison	Request attendance records/time sheets for the 12-week period just prior to the last full day worked (Provide to employee).
8	Obtain permanent position job description.	Employee	Download/print permanent position <a href="#">job description</a> .
9	Attach copies of medical documentation relating to disability to claim form.	Employee	n/a
10	Attach the workers compensation report of injury to claim form (if applicable).	Employee	If a workers compensation claim is filed, attach initial report of injury or illness and award notice.
11	Review your claims package prior to submittal to ensure you have the following documents  <input type="checkbox"/> Claim form (all sections) <input type="checkbox"/> Medical information <input type="checkbox"/> Workers compensation report <input type="checkbox"/> Attendance records <input type="checkbox"/> Payroll report <input type="checkbox"/> Job description	Employee	

12	Fax or mail the complete claim packet to Reliance Standard.	Employee	<p>Submit the claim as soon as you believe you will be absent from work for more than 45 calendar days.</p> <p>Fax to 1-267-256-3519 (preferred) or mail to:</p> <p>Reliance Standard Life Insurance Company Claims Department, P.O. Box 8330, Philadelphia, PA 19101</p>
13	Reviews claim & contacts employee.	Reliance Standard	Reviews claim and will contact employee to conduct a phone interview and discuss any additional information that may be necessary.
14	Respond to phone calls/correspondence from Reliance Standard to provide additional information that may be necessary.	Employee	Once Reliance Standard receives the required paperwork, a representative will call you to discuss any additional information that may be necessary. Additionally, Reliance Standard may send you requests/notifications via USPS. In order for a claim to process in a timely manner, it is crucial that you respond promptly to all correspondence sent from Reliance Standard.