



Long Term Disability Claims Guide

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

LTD is income protection insurance, that provides a benefit for a “long term” disability resulting from a covered injury or sickness. Please contact The Hartford at 800-549-6514 for assistance with LTD.

Eligibility

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

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

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

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

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

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

Taxes

The Hartford is required to withhold FICA, which is generally only applicable the first six months of a claim, including the elimination period. Additional federal income tax from any benefit payments can only be withheld upon your request. To withhold any taxes, please fill out the W-4S form and return it to The Hartford.

Maximum Duration of Benefits

Benefits will not accrue beyond the longer of the greater of your Social Security Normal Retirement Age or 4 years.

Termination of Monthly Benefit

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 has been reached; or
- (4) the date you fail to furnish the required proof of Disability

Disability

Disability or Disabled means You are prevented from performing one or more of the Essential Duties of:

- 1) Your Occupation during the Elimination Period; and
- 2) Your Occupation following the Elimination Period, and as a result Your Current Monthly Earnings are less than 80% of Your Indexed Pre-disability Earnings. If at the end of the Elimination Period, You are prevented from performing one or more of the Essential Duties of Your Occupation, but Your Current Monthly Earnings are equal to or greater than 80% of Your Pre-disability Earnings, Your Elimination Period will be extended for a total period of 12 months from the original date of Disability, or until such time as Your Current Monthly Earnings are less than 80% of Your Pre-disability Earnings, whichever occurs first. For the purposes of extending Your Elimination Period, Your Current Monthly Earnings will not include the pay You could have received for another job or a modified job if such job was offered to You by Your Employer, or another employer, and You refused the offer. Your Disability must result from:

- 1) Accidental bodily injury;
- 2) Sickness;
- 3) Mental Illness;
- 4) Substance Abuse; or
- 5) Pregnancy.

Your failure to pass a physical examination required to maintain a license to perform the duties of Your Occupation, alone, does not mean that You are Disabled.

Work Incentive Benefit

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?

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 The Hartford an opportunity to review and issue a timely payment if appropriate. The LTD application and documentation should be submitted two months prior to the end of the elimination period to allow sufficient processing time.

How do I start a claim?

Contact Central Human Resources Leaves and Disability Accommodation Team at shrloa@snoco.org to get the employer portion of the application started.

Who do I contact if I have questions on LTD?

If you need assistance prior to filing a claim, please contact The Hartford's Snohomish County representative:

Roslyn Ericksen, Sr. Account Manager - Seattle
Work: 206-292-7141
Email: roslyn.ericksen@thehartford.com

After your claim has been filed, please contact the Hartford representative assigned to your claim.

Where do I send completed claim forms and documentation?

Claimants may submit forms and documentation to the Hartford via mail or fax:

The Hartford, Attn: Group LTD Claims
P.O. Box 14302
Lexington, KY 40512-4302
Telephone: (800) 549-6514
Fax: (866) 411-5613

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

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. Claimants are encouraged to sign up for electronic funds transfer through The Hartford once their claim is approved.

What can I expect after I submit the completed forms?

Once The Hartford receives the required paperwork, a claims representative will call you in 3-4 weeks to discuss any additional information that may be necessary. For a claim to process in a timely manner, it is crucial that your initial claim and supporting documentation is as complete as possible and that you respond promptly to requests from the Hartford.

How does The Hartford issue payments?

LTD payments are issued monthly either via check mailed to the address provided on the employee's claim form or via electronic funds transfer. You are encouraged to sign up for electronic funds transfer once your claim is approved. The duration of benefits depends on the medical information on file. Medical information may need to be updated periodically, depending on the nature of the disability. The Hartford will attempt to obtain updated medical information directly from the physicians but may need your assistance with the updating process if medical providers are not responsive.