

# The Ohio State University

## Disability Program

### Specific Plan Details

#### *Program Provisions for:*

- *Long-Term Disability (LTD)*
- *Short-Term Disability (STD)*

#### *Plan Year 2012*

(January 1 – December 31, 2012)

*Office of Human Resources  
Benefits Services  
Suite 300  
1590 North High Street  
Columbus, OH 43201-2190*

**Retain for your records through December, 2012**

# Contact Information

**THE OHIO STATE UNIVERSITY**  
**Office of Human Resources**  
[hr.osu.edu](http://hr.osu.edu)



## Customer Service Center.....(614) 292-1050

1590 North High Street, Suite 300  
Columbus, OH 43201-2190  
1-800-678-6010  
Fax: (614) 292-6235  
E-mail: [service@hr.osu.edu](mailto:service@hr.osu.edu)

Provides information regarding:

- Certification of state service requests
- Flexible Spending Accounts
  - Dependent Care and Health Care
- Health Insurance
  - Enrollment
  - Verification of coverage
- Life Insurance
  - Change of beneficiary
  - Enrollment
- Retirement Programs
  - ARP, OPERS, STRS
- Supplemental Retirement Accounts
  - 403(b) and 457 plans
- Tuition Assistance
  - For dependents
  - For faculty and staff
- Your Plan for Health, [YourPlanForHealth.com](http://YourPlanForHealth.com)

## Benefits Consultants.....(614) 292-1050

Fax: (614) 292-7813  
E-mail: [benefits@hr.osu.edu](mailto:benefits@hr.osu.edu)

Available by appointment to provide:

- Benefits Assistance
- Department presentations
- Life event coordination
- New employee benefits orientation

## Employee and Labor Relations.....(614) 292-2800

Provides information regarding:

- Family/medical leave, sick leave, vacation leave, medical leave, personal leave, military leave, paid parental leave, organ donation leave, jury duty/court

## Integrated Disability Services.....(614) 292-3439

1-800-678-6413  
Fax: 688-8120  
E-mail: [ld@hr.osu.edu](mailto:ld@hr.osu.edu)

Available to provide consultation on:

- Long-Term and Short-Term Disability
- OPERS/STRS Disability Retirement
- Reasonable Accommodations
- Transitional Work
- Unemployment Compensation.....(614) 688-3578
- Workers' Compensation

## Payroll Services.....(614) 292-2311

E-mail: [payrolloffice@osu.edu](mailto:payrolloffice@osu.edu)

- Credit union, direct deposit, taxation, paperless pay
- ePayroll: [paperlesspay.talx.com/osu](http://paperlesspay.talx.com/osu)

## The Work Number.....1-800-996-7566

Employment verification [hr.osu.edu/payroll/verify.htm](http://hr.osu.edu/payroll/verify.htm)

## Your Plan for Health.....(614) 292-1050

E-mail: [yourplanforhealth@hr.osu.edu](mailto:yourplanforhealth@hr.osu.edu)

- [YourPlanForHealth.com](http://YourPlanForHealth.com).....WebMD Customer Service: 1-888-860-3095
- Biometric Health Screenings
- Educational Programming
- Personal Health Assessment (PHA)
- Incentive Programs
- Personal Health Coaching Program.....1-800-678-6269
- Care Coordination Program.....1-800-678-6269
- Ohio State Employee Assistance Program (EAP).....1-800-678-6265
- Ohio State 24/7 NurseLine.....1-800-678-6269
- Ohio State Employee Assistance Program (EAP).....1-800-678-6265
  - 24/7/365 live connection [osuhealthplan.com/OhioStateEAP](http://osuhealthplan.com/OhioStateEAP)
  - Employee Assistance Program serving faculty, staff, and their families

## Other Important Contacts

### CareWorks of Ohio, Inc. .... 1-888-627-0058

- Workers' compensation claims assistance

### Delta Dental Plan of Ohio.....1-800-282-0749

Customer and Claims Services [deltadentaloh.com](http://deltadentaloh.com)

- Dental providers and claims assistance [toolkitsonline.com](http://toolkitsonline.com)

### Express Scripts.....1-866-727-5867

- Prescription drugs—retail/home delivery/claims [www.express-scripts.com](http://www.express-scripts.com)
- Specialty medications assistance [www.curascript.com](http://www.curascript.com)

### GlobalCare Services.....U.S. 1-866-807-6193

- Medical care coordination outside Ohio International: 01-770-667-0247

### IRS Publications.....1-800-TAX-FORM (829-3676)

Tax advice.....1-800-829-1040 [irs.gov](http://irs.gov)

### Minnesota Life Insurance Company..... 1-866-293-6047

- Life insurance administrator – conversion of coverage

### NGS CoreSource.....1-866-44-BUCKS (442-8257)

- Medical claims assistance [ngs.com](http://ngs.com)
- Medical/prescription drug cards
- COBRA administration

### Ohio State Educational Services

Bridge Program.....(614) 292-8860  
Continuing Education.....(614) 292-8860  
Fees and Deposits.....(614) 292-3337  
University Registrar.....(614) 292-8500

### The Ohio State University Health Plan Inc..... (614) 292-4700

- Precertification of hospital admissions, provider network, and other medical services 1-800-678-6265 [osuhealthplan.com](http://osuhealthplan.com)

### Unum .....1-866-245-3013

Disability claims assistance

### Vision Service Plan (VSP).....1-800-877-7195

- Vision providers and claims assistance [vsp.com](http://vsp.com)

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<b>Frequently Asked Questions (FAQs)</b>			

# Introduction

<b>Long-Term Disability (LTD)</b>	LTD is a benefit provided by the university to eligible faculty and staff. It is designed to provide income replacement when an extended injury or illness has occurred and prevents you from working. The program has a 90 calendar-day elimination period before benefits begin. The university pays the premium costs.
<b>Short-Term Disability (STD)</b>	STD is a benefit option available to eligible faculty and staff. It is designed to provide income replacement before LTD benefits begin. This option has a 30 calendar-day elimination period. Enrollment is voluntary and you pay the after-tax premiums. <b>Note:</b> Employees who work for a university Affiliated Group are not eligible to purchase STD.
<b>About this document</b>	This document provides a summary of your STD/LTD policy provisions. Most of your questions can be answered by referring to this document.
<b>Integrated Disability</b>	The staff of the Office of Human Resources, Integrated Disability are professionals who support The Ohio State University by maintaining and improving the productivity and quality of life of faculty and staff with occupational and non-occupational disabilities through effective disability case management and risk management. They provide consultation regarding: <ul style="list-style-type: none"> <li>• Disability Retirement benefits available through the Ohio Public Employees Retirement System (OPERS) and the State Teachers Retirement System of Ohio (STRS)</li> <li>• LTD</li> <li>• Reasonable Accommodations</li> <li>• STD</li> <li>• Transitional Work Program/Policy</li> <li>• Unemployment</li> <li>• Workers' Compensation</li> </ul>
<b>For More Information</b> See Contact Information	After reading this document, if you have additional questions, contact: <b>Office of Human Resources, Integrated Disability</b>

**Note:** This document does not contain every detail about your policy. All details are included in the contract between The Ohio State University and Unum Life Insurance Company of America. The contract is the final word on all policy provisions. In case of any discrepancy between this document and the contract, the contract will govern. This document is neither a contract of current or future employment nor a guarantee of payment of benefits. The university reserves the right to change or end the benefits described in this document at any time for any reason. Clerical or enrollment errors do not obligate the policy to pay benefits. Errors, when discovered, will be corrected according to the provisions of the policy contract and published procedures of Ohio State.

# Participation

**Long-Term Disability (LTD) benefits are provided by the university to eligible employees at no charge.**

<b>Eligibility</b>	Faculty and staff must hold a qualifying appointment of at least 50% FTE (full-time equivalent). Eligible appointment types include:												
	<table border="1" style="width: 100%;"> <tr> <td style="vertical-align: top;"><b>Regular and Term Appointments</b></td> <td> <ul style="list-style-type: none"> <li>• Classified Civil Service (CCS) Staff</li> <li>• Faculty</li> <li>• Unclassified Administrative and Professional (A&amp;P) Staff</li> <li>• Senior Administrative and Professional (A&amp;P) Staff</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"><b>Clinical Instructor</b></td> <td> <ul style="list-style-type: none"> <li>• Clinical Instructor House Staff (CIHS)</li> <li>• Clinical Instructor House Staff Trainee</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"><b>Auxiliary Faculty</b></td> <td> <ul style="list-style-type: none"> <li>• Clinical Auxiliary Faculty-Term</li> <li>• Lecturer-Benefit Eligible-Term</li> <li>• Senior Lecturer-Benefits Eligible-Term</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"><b>Postdoctoral Researcher</b></td> <td> <ul style="list-style-type: none"> <li>• Postdoctoral Researcher</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"><b>Visiting Faculty</b></td> <td> <ul style="list-style-type: none"> <li>• 12-month Faculty-Clinical Instructor-Regular</li> <li>• Visiting Faculty-Benefits Eligible-Term</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"><b>Employees of University Affiliated Groups</b></td> <td> <ul style="list-style-type: none"> <li>• Central Ohio Technical College (COTC)</li> <li>• OSU Faculty Club</li> </ul> </td> </tr> </table>	<b>Regular and Term Appointments</b>	<ul style="list-style-type: none"> <li>• Classified Civil Service (CCS) Staff</li> <li>• Faculty</li> <li>• Unclassified Administrative and Professional (A&amp;P) Staff</li> <li>• Senior Administrative and Professional (A&amp;P) Staff</li> </ul>	<b>Clinical Instructor</b>	<ul style="list-style-type: none"> <li>• Clinical Instructor House Staff (CIHS)</li> <li>• Clinical Instructor House Staff Trainee</li> </ul>	<b>Auxiliary Faculty</b>	<ul style="list-style-type: none"> <li>• Clinical Auxiliary Faculty-Term</li> <li>• Lecturer-Benefit Eligible-Term</li> <li>• Senior Lecturer-Benefits Eligible-Term</li> </ul>	<b>Postdoctoral Researcher</b>	<ul style="list-style-type: none"> <li>• Postdoctoral Researcher</li> </ul>	<b>Visiting Faculty</b>	<ul style="list-style-type: none"> <li>• 12-month Faculty-Clinical Instructor-Regular</li> <li>• Visiting Faculty-Benefits Eligible-Term</li> </ul>	<b>Employees of University Affiliated Groups</b>	<ul style="list-style-type: none"> <li>• Central Ohio Technical College (COTC)</li> <li>• OSU Faculty Club</li> </ul>
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<b>Enrollment</b>	Eligible faculty and staff are automatically enrolled in LTD.												
<b>Effective Date</b>	Your LTD coverage is automatically effective on the date you begin an eligible appointment if you are actively at work.												

**Short-Term Disability (STD) enrollment is your choice and you pay the after-tax contributions.**

<b>Eligibility</b>	<p>You may elect STD coverage if you are eligible for LTD coverage.</p> <p><b>Note:</b> Employees of university Affiliated Groups are not eligible for STD coverage.</p>														
<b>Enrollment</b>	<ul style="list-style-type: none"> <li>• You may enroll in the STD option:             <ul style="list-style-type: none"> <li>- Within 31 calendar-days of employment or transfer to an eligible appointment.</li> <li>- Within 31 calendar-days of a qualifying family status change which include birth or adoption, legal guardianship, death of spouse, divorce.</li> <li>- At any time when you submit a personal health statement – Evidence of Insurability (EOI), to Unum and are approved for coverage.</li> <li>- During open enrollment periods (not offered annually).</li> </ul> </li> </ul>														
<b>Effective Date</b>	<ul style="list-style-type: none"> <li>• If you elect STD coverage during an eligible 31 calendar-day enrollment period, your coverage will begin on the first day of the pay period following the date your STD Election/Change Form is received by the Office of Human Resources.</li> <li>• For late enrollments, coverage begins on the date that Unum approves your application based on medical Evidence of Insurability (EOI).</li> </ul>														
<b>STD Cost Chart</b>	<p>The per pay premiums for the STD Option are deducted from your pay on an after-tax basis. The following premium rates are effective July 1, 2006 – December 31, 2012:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="text-align: left;">Base Annual Salary</th> <th>Monthly Premium</th> <th>Biweekly Premium</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$29,999 or less</td> <td>\$ 9.75</td> <td>\$ 4.50</td> </tr> <tr> <td style="text-align: left;">\$30,000 - \$69,999</td> <td>\$19.29</td> <td>\$ 8.90</td> </tr> <tr> <td style="text-align: left;">\$70,000 or more</td> <td>\$39.57</td> <td>\$18.26</td> </tr> </tbody> </table>			Base Annual Salary	Monthly Premium	Biweekly Premium	\$29,999 or less	\$ 9.75	\$ 4.50	\$30,000 - \$69,999	\$19.29	\$ 8.90	\$70,000 or more	\$39.57	\$18.26
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Continued on next page . . .

# Participation

<b>Termination of Disability Coverage</b>	Your disability coverage will generally end on the earliest of the following dates:
<b>LTD</b>	<ul style="list-style-type: none"> <li>• The day the policy ends.</li> <li>• The last day of the period for which you or the university paid the premium.</li> <li>• The last day that your appointment classification is insured.</li> <li>• The date you cease to be an active eligible employee.</li> <li>• The day Ohio State stops offering the policy.</li> </ul>
<b>STD</b>	<ul style="list-style-type: none"> <li>• The first day of the plan year following an annual open enrollment period during which you elect to stop coverage.</li> <li>• The first day of the pay period following the date your STD Election/Change Form is received by the Office of Human Resources, when submitted within 31 calendar-days of employment transfer or status change. <ul style="list-style-type: none"> <li><b>Note:</b> The birth of a child is not considered a qualifying status change event for the purpose of dropping coverage.</li> </ul> </li> <li>• The day the policy ends.</li> <li>• The last day of the period for which you paid the premium.</li> <li>• The last day that your appointment classification is insured.</li> <li>• The date you cease to be an active eligible employee.</li> <li>• The day Ohio State stops offering the policy.</li> </ul>
<b>Termination of Disability Benefits</b>	<ul style="list-style-type: none"> <li>• Your disability benefit payments will cease on the date that you: <ul style="list-style-type: none"> <li>- Are no longer disabled</li> <li>- Fail to furnish proof of loss</li> <li>- Are no longer under the care of a physician</li> <li>- Refuse to submit to a physician examination as required by Unum</li> <li>- Refuse to participate in a rehabilitation program</li> <li>- Meet the maximum duration of benefits</li> <li>- Earn more in a month than the amount that is equal to 80% of your pre-disability earnings</li> <li>- Refuse to return to work based on a bonafide employment offer in accordance with your return to work release/restriction agreement.</li> </ul> </li> </ul>
<b>Conversion of LTD Coverage</b>	If you have been covered under this policy for at least one year and your employment ends, you may be eligible to convert LTD to an individual policy. You must apply for conversion coverage within 31 days of losing group coverage and you may be required to provide medical Evidence of Insurability (EOI). Contact the Office of Human Resources for information.

Continued on next page . . .

# Participation

## Frequently Asked Questions (FAQs) About Participation

### How do I elect Short-Term Disability coverage?

- You may enroll in STD coverage by completing the Short-Term Disability (STD) Election Form, available online at [hr.osu.edu/forms/#std](http://hr.osu.edu/forms/#std).
  - Medical Evidence of Insurability (EOI) is not required if you enroll within 31 days of employment in an eligible appointment or within 31 days of a qualifying status change.
- You may enroll without medical Evidence of Insurability (EOI) during special open enrollment periods that are designated by Unum. These special open enrollment periods do not occur on an annual basis.
- You may enroll outside of the timeframes described above by providing medical Evidence of Insurability (EOI) and the coverage is approved by Unum.

### How do I stop my Short-Term Disability coverage?

- You can elect to drop STD coverage during any annual open enrollment period with the coverage change effective the first day of the next plan year.
- Birth of a child is not considered a qualifying status change event for the purpose of dropping coverage.
- Your coverage automatically stops if your appointment changes to a non-benefits-eligible position.

### If my employment at Ohio State ends, can I continue my disability coverage?

- Yes, you may be able to convert your LTD coverage.
- An application to convert your LTD coverage to an individual policy is available online at [hr.osu.edu/forms/#std](http://hr.osu.edu/forms/#std), or contact the Office of Human Resources, Integrated Disability for assistance.
  - The “Employer Section” of the conversion form must be completed by OHR Integrated Disability before it can be submitted to Unum.
  - After completion of the conversion application, submit it directly to:  
Unum  
Attn: Portability/ Conversion Unit  
2211 Congress Street  
Portland, ME 04122-1760
  - When converting LTD to an individual policy, you may not need to provide medical Evidence of Insurability (EOI). You must convert the coverage within 31 calendar-days of the coverage termination date.

# When You Qualify For Disability Benefits

<b>STD</b>	You may be eligible for STD benefits after you have been disabled for 30 calendar-days if you have purchased this option. STD benefits can continue for 60 calendar-days, after which you may be eligible for LTD benefits. Sick leave does not need to be exhausted before STD benefits begin. You may use vacation and comp leave while receiving STD benefits.										
<b>LTD</b>	You may be eligible for LTD benefits after you have been disabled for 90 calendar-days. Your accumulated sick leave balance must be exhausted before LTD benefits begin. You may use vacation and comp leave while receiving LTD benefits.										
<b>Definition of Disability</b>	<p>You are considered disabled if:</p> <ul style="list-style-type: none"> <li>• You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury and you have a 20% or more loss of your indexed monthly earnings due to the same sickness or injury.</li> <li>• After receiving LTD benefits for 24 months, you are still considered disabled if you cannot perform one or more of the essential duties of <i>any</i> gainful occupation for which you are reasonably qualified by training, education or experience.</li> </ul> <p><b>Note:</b> With respect to maternity, disability benefits will only cover the portion of the maternity leave that is medically documented, which could be up to six (6) weeks for a normal delivery and up to eight (8) weeks for a cesarean delivery.</p>										
<b>Physician Care Required</b>	No disability benefits will be paid for any day under which you are not under the care of a legally licensed physician.										
<b>Elimination period</b>	The elimination period is the days or partial days that you are unable to work, due to a medical condition, prior to the start of your disability benefits.										
Example 1:	<ul style="list-style-type: none"> <li>• Under STD, the elimination period is 30 calendar-days from the date you become disabled.</li> </ul> <table style="margin-left: 20px;"> <tr><td>Disability begins (off work):</td><td>Jan. 15</td></tr> <tr><td>Elimination period ends:</td><td>Feb. 14</td></tr> <tr><td>STD benefits payable<sup>1</sup>:</td><td>Feb. 15 (31<sup>st</sup> calendar-day)</td></tr> </table> <p><sup>1</sup> with approved claim from Unum</p>	Disability begins (off work):	Jan. 15	Elimination period ends:	Feb. 14	STD benefits payable <sup>1</sup> :	Feb. 15 (31 <sup>st</sup> calendar-day)				
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<b>Interruption of Disability During the STD Elimination Period</b>	The days you worked at full capacity will not count toward the STD elimination period.										
Example 1	<ul style="list-style-type: none"> <li>• If your disability ends and then resumes – <b>within</b> 15 calendar days – during the STD 30 calendar-day elimination period, all days of disability will count toward the elimination period.</li> </ul> <table style="margin-left: 20px;"> <tr><td>Disability Begins (off work):</td><td>Jan. 15</td></tr> <tr><td>Return to Work:</td><td>Feb. 5</td></tr> <tr><td>Disability Resumes (off work):</td><td>Feb. 8</td></tr> <tr><td>Elimination period Ends:</td><td>Feb. 17</td></tr> <tr><td>STD Benefits payable<sup>3</sup>:</td><td>Feb. 18 (31<sup>st</sup> calendar-day)</td></tr> </table> <p><sup>3</sup> with approved claim from Unum</p> <p><b>Note:</b> As long as you meet the above criteria only one elimination period must be satisfied.</p>	Disability Begins (off work):	Jan. 15	Return to Work:	Feb. 5	Disability Resumes (off work):	Feb. 8	Elimination period Ends:	Feb. 17	STD Benefits payable <sup>3</sup> :	Feb. 18 (31 <sup>st</sup> calendar-day)
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Elimination period Ends:	Feb. 17										
STD Benefits payable <sup>3</sup> :	Feb. 18 (31 <sup>st</sup> calendar-day)										
Example 2	<ul style="list-style-type: none"> <li>• If your disability ends and then resumes – <b>after</b> more than 15 calendar days – during the STD 30 calendar-day elimination period, you must complete the full 30 calendar-day elimination period from the day your disability resumed before STD benefits can begin.</li> </ul> <table style="margin-left: 20px;"> <tr><td>Disability Begins (off work):</td><td>Jan. 15</td></tr> <tr><td>Return to Work:</td><td>Feb. 5</td></tr> <tr><td>Disability Resumes (off work):</td><td>Feb. 27</td></tr> <tr><td>Elimination period Ends:</td><td>Mar. 29</td></tr> <tr><td>STD Benefits payable<sup>1</sup>:</td><td>Mar. 30 (31<sup>st</sup> calendar-day)</td></tr> </table> <p><sup>1</sup> with approved claim from Unum</p> <p><b>Note:</b> The full 30 calendar-day elimination period had to be completed again due to a return to work for more than 15 calendar days.</p>	Disability Begins (off work):	Jan. 15	Return to Work:	Feb. 5	Disability Resumes (off work):	Feb. 27	Elimination period Ends:	Mar. 29	STD Benefits payable <sup>1</sup> :	Mar. 30 (31 <sup>st</sup> calendar-day)
Disability Begins (off work):	Jan. 15										
Return to Work:	Feb. 5										
Disability Resumes (off work):	Feb. 27										
Elimination period Ends:	Mar. 29										
STD Benefits payable <sup>1</sup> :	Mar. 30 (31 <sup>st</sup> calendar-day)										

Continued on next page . . .

# When You Qualify For Disability Benefits

<p><b>LTD</b></p> <p>Example 1</p>	<p>The days you worked at full capacity will not count toward the elimination period.</p> <p>If your disability ends and then resumes – <b>within</b> 30 calendar days – during the LTD 90 calendar-day elimination period, all days of disability will count toward the elimination period.</p> <p style="margin-left: 20px;">Disability Begins (off work):      Jan. 15  Return to Work:                              Feb. 25  Disability Resumes (off work):      Mar. 11  Elimination period Ends:              Apr. 28  LTD Benefits Payable<sup>2</sup>:              Apr. 29 (91<sup>st</sup> calendar-day)  <sup>2</sup> provided sick leave is exhausted and with approved claim from Unum</p> <p><b>Note:</b> As long as you meet the above criteria, only one elimination period must be satisfied.</p>
<p>Example 2</p>	<p>If your disability ends and then resumes – <b>after</b> more than 30 calendar days – during the LTD 90 calendar-day waiting, you must complete the full 90 calendar-day elimination period from the day your disability returned before LTD benefits can begin.</p> <p style="margin-left: 20px;">Disability Begins (off work):      Jan. 15  Return to Work:                              Feb. 25  Disability Resumes (off work):      Mar. 22  Elimination period Ends:              Jun. 19  LTD Benefits payable<sup>2</sup>:              Jun. 20 (91<sup>st</sup> calendar-day)  <sup>2</sup> provided sick leave is exhausted and with approved claim from Unum</p> <p><b>Note:</b> Disability is not considered one period, so you must restart the 90 calendar-day elimination period.</p>
<p><b>Interruption of Disability After the Elimination period</b></p>	<p>After the LTD/STD elimination period, if your return to work is followed by a repeated disability that is:</p> <ul style="list-style-type: none"> <li>• Due to the same or related cause, and</li> <li>• Within 12 months of the return to work.</li> </ul> <p>The period of disability prior to your return to work and the recurrent disability will be considered one period of disability.</p>
<p>Example</p>	<p style="margin-left: 20px;">Disability Begins (off work):      Jan. '09  Disability Duration:                      13 months  Return to Work:                              Feb. '10  Disability Resumes (off work):      Apr. '10  Elimination period Required:        No  LTD Benefits Resume:                  Apr. '10</p> <p><b>Note:</b> If you return to work for 12 months or more, any recurrence of a disability will be treated as a new disability and another elimination period must be met.</p>
<p><b>When Disability Benefits are Not Payable</b></p>	<ul style="list-style-type: none"> <li>• LTD and STD benefits are not paid for any disability when: <ul style="list-style-type: none"> <li>- The disability is considered to be a pre-existing condition.</li> <li>- You are not under the regular care of a physician.</li> <li>- Caused by loss of professional license, occupational license, or certificate.</li> <li>- Caused or contributed to by war or act of war (declared or not).</li> <li>- You are an active participant in a riot.</li> <li>- Caused by your commission of or attempt to commit a felony, or to which a contributing cause was your being engaged in an illegal occupation.</li> <li>- You are incarcerated.</li> <li>- Caused or contributed to by an intentionally self-inflicted injury.</li> </ul> </li> <li>• No disability benefits will be payable under this policy if you are receiving or are eligible for benefits for a disability under a prior disability policy that was sponsored by Ohio State.</li> </ul>
<p><b>Pre-existing Condition Clause</b></p>	<ul style="list-style-type: none"> <li>• A pre-existing condition is any injury, sickness, mental illness, or substance abuse that began before you were insured under the policy.</li> <li>• Pregnancy may not be considered a pre-existing condition. For questions relating to whether pregnancy is considered a pre-existing condition, contact Unum.</li> <li>• No disability benefits will be payable under the policy for a disability that is due to a pre-existing condition.</li> </ul>

Continued on next page . . .

# When You Qualify For Disability Benefits

<p style="color: red; margin: 0;"><b>Waiver of Pre-existing Condition Clause</b></p>	<ul style="list-style-type: none"> <li>• The pre-existing condition clause will not apply if you:               <ul style="list-style-type: none"> <li>- Did not receive medical care or treatment for the pre-existing condition for 3 months prior to your coverage effective date.</li> <li>- Have been without medical care or treatment for the pre-existing condition for 3 consecutive months, after your effective date of coverage.</li> <li>- After being insured for 12 months.</li> </ul> </li> </ul>										
<p style="color: red; margin: 0;"><b>Example 1</b></p>	<table style="width: 100%; border: none;"> <tr> <td style="padding: 2px 10px 2px 0;">OSU Start Date:</td> <td style="padding: 2px 10px 2px 0;">Jul. 5</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">STD Coverage Effective Date:</td> <td style="padding: 2px 10px 2px 0;">Jul. 5</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Injury/Treatment Occurred:</td> <td style="padding: 2px 10px 2px 0;">Jun. 27 (not work-related)</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Disability Begins (off work)<sup>1</sup>:</td> <td style="padding: 2px 10px 2px 0;">Oct. 19</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Pre-existing Condition:</td> <td style="padding: 2px 10px 2px 0;">No</td> </tr> </table> <p style="font-size: small; margin: 0;"><sup>1</sup> no additional treatment until 10/19</p> <ul style="list-style-type: none"> <li>• The pre-existing condition clause does not apply in the above example. This is because you were treatment free for 3 consecutive months between your insured date of 7/5 and your disability date of 10/19.</li> </ul>	OSU Start Date:	Jul. 5	STD Coverage Effective Date:	Jul. 5	Injury/Treatment Occurred:	Jun. 27 (not work-related)	Disability Begins (off work) <sup>1</sup> :	Oct. 19	Pre-existing Condition:	No
OSU Start Date:	Jul. 5										
STD Coverage Effective Date:	Jul. 5										
Injury/Treatment Occurred:	Jun. 27 (not work-related)										
Disability Begins (off work) <sup>1</sup> :	Oct. 19										
Pre-existing Condition:	No										
<p style="color: red; margin: 0;"><b>Example 2</b></p>	<table style="width: 100%; border: none;"> <tr> <td style="padding: 2px 10px 2px 0;">OSU Start Date:</td> <td style="padding: 2px 10px 2px 0;">Jul. 15</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">STD Coverage Effective Date:</td> <td style="padding: 2px 10px 2px 0;">Jul. 15</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Date Illness Last Treated:</td> <td style="padding: 2px 10px 2px 0;">Apr. 26</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Disability Begins (off work):</td> <td style="padding: 2px 10px 2px 0;">Aug. 22</td> </tr> <tr> <td style="padding: 2px 10px 2px 0;">Pre-existing Condition:</td> <td style="padding: 2px 10px 2px 0;">Yes</td> </tr> </table> <ul style="list-style-type: none"> <li>• The pre-existing condition clause does apply in the above example because:               <ul style="list-style-type: none"> <li>- You received medical care for your condition during the 3 consecutive-month period prior to the effective date of your coverage on 7/15.</li> <li>- There was not a period of 3 consecutive months from your effective date of coverage on 7/15 in which you were treatment free, as you were disabled on 8/22.</li> <li>- Your coverage had been in force less than 12 months when you became disabled on 8/22.</li> </ul> </li> </ul>	OSU Start Date:	Jul. 15	STD Coverage Effective Date:	Jul. 15	Date Illness Last Treated:	Apr. 26	Disability Begins (off work):	Aug. 22	Pre-existing Condition:	Yes
OSU Start Date:	Jul. 15										
STD Coverage Effective Date:	Jul. 15										
Date Illness Last Treated:	Apr. 26										
Disability Begins (off work):	Aug. 22										
Pre-existing Condition:	Yes										

## Frequently Asked Questions (FAQs) About When You Qualify for Disability Benefits

<p style="color: red; margin: 0;"><b>How long will I have to wait before I am eligible to receive disability benefits?</b></p>	<ul style="list-style-type: none"> <li>• STD, if elected, has a 30 calendar-day elimination period. Your STD benefits are payable beginning the 31<sup>st</sup> calendar-day after your claim has been approved. Sick leave does not need to be exhausted before STD benefits begin.</li> <li>• LTD has an elimination period of the later of 90 calendar-days or exhaustion of sick leave. Your LTD benefits are payable beginning the 91<sup>st</sup> calendar-day after your claim has been approved provided you have no additional sick leave available and your STD benefits (if elected) are exhausted.</li> </ul>
<p style="color: red; margin: 0;"><b>If I am unable to work my regular schedule due to a disability, will this time count toward my elimination period?</b></p>	<p>Possibly, if you are under the care of a physician and unable to work your regular schedule, then those partial days worked may count as days toward the elimination period.</p>

# Applying For Disability Benefits

<b>Filing a Claim</b>	<ul style="list-style-type: none"> <li>You must provide your department with medical documentation for your leave.</li> <li>You are encouraged to start the application process when your medical condition prevents you from working. This will ensure that your disability benefits begin as soon as possible.</li> </ul>
<b>STD</b>	<p>If you are currently <b>enrolled</b> in STD coverage, contact Unum at 1-866-245-3013 in order to initiate the STD claim process when:</p> <ul style="list-style-type: none"> <li>Your physician has determined you are unable to work due to an illness, injury, or medical condition and has estimated you will be off work longer than 30 calendar-days.</li> <li>You have been approved for a medical leave of absence, due to such medical conditions as a prescheduled surgery or maternity leave. Contact Unum at least 30 days prior to the leave start date.</li> <li>Contact the Office of Human Resources if you are unsure if you are enrolled in the STD coverage.</li> </ul>
<b>LTD</b>	<p>Contact Integrated Disability in order to initiate the LTD claim process if:</p> <ul style="list-style-type: none"> <li>Your physician has determined you are unable to work due to an illness, injury, or medical condition and has estimated you will be off work longer than 90 calendar-days.</li> <li>You have an existing STD claim and are not expected to return to work within 90 calendar-days.</li> </ul>
<b>Proof of Disability</b>	<ul style="list-style-type: none"> <li>To qualify for disability benefits, you must provide, at your expense, proof of your disability from a licensed physician. The certifying physician may not be you or your spouse, child, parent, or sibling.</li> <li>Unum may require certification from a provider approved or selected by Unum and may request additional information.</li> <li>You have up to one year to provide proof of your disability to Unum, unless you are not legally competent. Proof must include: <ul style="list-style-type: none"> <li>Date the disability began</li> <li>Cause of the disability</li> <li>Prognosis of your disability</li> <li>Evidence that you are under the care of a physician</li> <li>Medical documentation</li> <li>Names and addresses of medical practitioners and facilities you are using or have used</li> <li>Signed authorization for Unum to obtain your medical, employment, financial and other information</li> </ul> </li> </ul>
<b>Proof of Other Benefits</b>	<ul style="list-style-type: none"> <li>Unum has the right to require, as proof of loss, your signed statement identifying all other income benefits and satisfactory proof that you and your dependents have applied for those benefits that are available.</li> <li>As appropriate, you should apply immediately for OPERS, STRS, Social Security, and any other applicable benefits for which you might qualify. Contact Integrated Disability for information on these benefits.</li> </ul>
<b>Right of Recovery</b>	<p>If you are unable to work because of the action or omission of a third party and you are receiving disability benefits, Unum has the right to recover the cost of the disability benefits paid to you.</p>
<b>How to Appeal a Denied Disability Claim</b>	<p>If your application for disability benefits is denied, you have the right to appeal the decision. The decision will be in writing and will include the specific reasons for the decision as well as specific references to the appropriate policy provisions on which the decision is based.</p>
<b>Coordination with University Benefits</b>	<p>Contact the Office of Human Resources for information.</p>
<b>Paid Leave</b>	<p>You must complete the OSU Application for Leave form and submit it directly to your department in order to be paid during the elimination period.</p>
<b>STD</b>	<ul style="list-style-type: none"> <li>During the 30 calendar-day elimination period you have the option of using your sick, vacation, comp, or paid parental leave before disability benefits become payable. Retirement, healthcare, and other deductions will continue to be withheld from your university pay.</li> <li>When you are approved for STD benefits and payments begin, you may elect to use accumulated vacation and comp leave to supplement the disability benefit in order to receive full pay.</li> <li>Your STD benefits are non-taxable income.</li> <li>You are not required to exhaust your sick leave balance before STD benefits will begin.</li> </ul>
<b>LTD</b>	<ul style="list-style-type: none"> <li>You <b>MUST</b> exhaust your sick leave balance before LTD benefits will begin.</li> <li>During the 90 calendar-day elimination period you have the option of using your sick, vacation, comp, or paid parental leave before disability benefits become payable. Retirement, healthcare, and all other deductions will be withheld from your university pay.</li> <li>When you are approved for LTD benefits and payments begin, you may elect to use accumulated vacation and comp leave to supplement the disability benefit in order to receive full pay.</li> <li>Your LTD benefits are taxable income.</li> </ul>

Continued on next page . . .

# Applying For Disability Benefits

<b>Leave of Absence</b>	Your health benefits are continued as described below while on the following types of leaves:
<b>Family and Medical Leave (FML)</b>	<ul style="list-style-type: none"> <li>• If you are approved for FML, the university-provided group term life insurance and LTD benefits will continue to be paid by the university.             <ul style="list-style-type: none"> <li>- If you are <b>paid</b> (by using accumulated sick leave, compensatory time, or vacation) while on leave, then retirement, health care benefits and other deductions will continue to be withheld from your university pay.</li> <li>- If you are <b>not paid</b> while on leave, then the university pays the full premium (the university share plus your contribution) for your medical, dental and vision benefits, if you were enrolled at the time of the FML. It is your responsibility to directly pay the group premium rates for dependent group term life insurance (DGTLI), voluntary group term life insurance (VGTL) and STD programs in order to continue coverage, if you were enrolled at the time you applied for FML. It is also your responsibility to directly pay for any other payroll deductions, such as parking, RPAC/Gym, etc.</li> </ul> </li> </ul>
<b>Paid Parental Leave</b>	While on paid parental leave, the university-provided group term life insurance and LTD benefits will continue to be paid by the university. Retirement, health care benefits, and other deductions will continue to be withheld from your university pay. If you are approved for disability benefits, you are not permitted to use paid parental leave on the dates that disability benefits are paid to you.
<b>Military Leave</b>	<ul style="list-style-type: none"> <li>• If you are approved for military leave, the university-provided group term life insurance and LTD benefits will continue to be paid by the university while on military leave.             <ul style="list-style-type: none"> <li>- If you are <b>paid</b> (by the pay differential clause or using accumulated sick leave, compensatory time, or vacation) while on leave, then payroll deductions for the benefits programs that you were enrolled in at the time you applied for military leave will continue to be deducted from your pay.</li> <li>- If you are <b>not paid</b> while on leave, then it is your responsibility to directly pay the premiums for your benefits programs. It is also your responsibility to directly pay for any other payroll deductions, such as parking, RPAC/Gym, etc.</li> </ul> </li> </ul>
<b>Organ Donation Leave</b>	If you are approved for organ donation leave, the university-provided group term life insurance and LTD benefits will continue to be paid by the university while on the paid leave. Retirement, health care benefits, and other deductions will continue to be withheld from your university pay.
<b>Medical or Personal (Unpaid) Leave – less than 1 year of service</b>	If you completed less than one year of service and are approved for an <b>unpaid</b> medical or personal leave, it is your responsibility to directly pay the employee and employer contributions for the continuation of the benefits programs you were enrolled in at the time you applied for the leave. It is also your responsibility to directly pay for any other payroll deductions, such as parking, RPAC/Gym, etc.
<b>Medical (Unpaid) Leave – 1 or more years of service</b>	<ul style="list-style-type: none"> <li>• If you have completed at least one year or more of service and are approved for unpaid medical leave, the university-provided group term life insurance and LTD benefits will continue to be paid by the university while on medical leave.             <ul style="list-style-type: none"> <li>- If you are <b>paid</b> (by using accumulated sick leave, compensatory time, or vacation) while on leave, then payroll deductions for the benefit programs that you enrolled in at the time of the medical leave will continue to be deducted from your pay.</li> <li>- If you are <b>not paid</b> while on leave, then the university pays the full premium (the university share plus your premium share) for up to one year for your medical, dental, and vision benefit programs, if you were enrolled at the time of the medical leave. It is your responsibility to directly pay the group premium rates for dependent group life insurance (DGLI), voluntary group term life insurance (VGTL) and STD programs in order to continue coverage, if you were enrolled in at the time you applied for medical leave. It is also your responsibility to directly pay for any other payroll deductions, such as parking fee, RPAC/Gym fee, etc.</li> </ul> </li> </ul>
<b>Personal (Unpaid) Leave</b>	If you have completed at least one year or more of service and are approved for an unpaid personal leave, it is your responsibility to directly pay the employee and employer contributions for the continuation of the benefits programs you were enrolled in at the time of the personal leave. It is also your responsibility to directly pay for any other payroll deductions, such as parking, RPAC/Gym, etc.
<b>Vacation Donation</b>	If you are approved for Vacation Donation Leave, your STD benefits will be off-set until you are no longer receiving Vacation Donation. Vacation Donation converts to Sick Leave.

Continued on next page . . .

# Applying For Disability Benefits

## Frequently Asked Questions (FAQs) About Applying for Disability Benefits

<b>Why should I sign the OSU form for release of information (ROI)?</b>	The ROI is needed so that the Integrated Disability staff can assist you in the coordination of your application and benefits.
<b>When will I receive my first disability check?</b>	After you have submitted all documents required by Unum and your claim is approved; you will receive your disability benefit payments directly from Unum. You will receive checks on a weekly basis for STD benefits and on a monthly basis for LTD benefits.
<b>Will I be paid during the elimination period?</b>	In order to be paid during the elimination period you must use accrued leave.
<b>Who will notify my department of any use of time off?</b>	It is your responsibility to submit the required forms and any necessary medical documentation to the appropriate person in your department in order to use paid time off or to go on an approved leave.
<b>If I'm on an approved medical leave of absence during a university paid holiday, who will pay me, the university or Unum?</b>	<ul style="list-style-type: none"><li>• If you use accrued sick leave for the day before and the day after a holiday, the university pays you holiday pay.</li><li>• If you are on an unpaid medical leave of absence and your disability claim has not been approved, you will not receive holiday pay.</li><li>• If your disability claim is approved and you are being paid by Unum, Unum will pay you for any holiday at 60% of your base annual rate.</li></ul>

## Receiving Disability Benefits

<b>Disability Benefit Payments</b>	Income replacement paid directly to you.	
<b>Income Replacement</b>	<ul style="list-style-type: none"> <li>Once you are approved and have met your elimination period, you will receive 60% of your monthly eligible base wage (does not include bonuses, commissions, overtime pay, differential pay, income from off-duty quarters, or expense reimbursements) (calculated as <math>\frac{1}{12}</math> or <math>\frac{1}{52}</math> of your annual base salary), up to a maximum benefit of \$5,000 per month.</li> <li>Your benefit payment will depend on the completion and approval of the application process. You will receive weekly STD benefit payments and monthly LTD benefit payments after you complete the applicable elimination period. Your first check will be mailed to you at the end of the month following your benefit start date. <ul style="list-style-type: none"> <li><b>Note:</b> Payable means the date disability benefits may begin, <u>not</u> the date a check is issued. <ul style="list-style-type: none"> <li>STD is a non-taxable income benefit</li> <li>LTD is a taxable income benefit</li> </ul> </li> <li><b>Note:</b> At the point your STD benefit is approved, you are no longer required to pay the STD premiums during the benefit period. If your STD claim is denied, you are responsible for continuing to pay your STD premium.</li> </ul> </li> </ul>	
<b>Duration of Disability Benefits</b>	Disability benefits may be continued based on eligibility, until you are no longer disabled.	
<b>STD</b>	Under STD, you may receive STD benefits from the 31 <sup>st</sup> calendar-day until the 90 <sup>th</sup> calendar-day of your disability. If your disability continues longer than 90 calendar-days, your disability benefits may be continued under LTD.	
<b>LTD</b>	<ul style="list-style-type: none"> <li>Under LTD, your disability benefits may be continued until you are no longer disabled or as stated below: <ul style="list-style-type: none"> <li>After the LTD 90 calendar-day elimination period and for the next 24 months of disability, you must be unable to perform the duties of <u>your</u> regular occupation.</li> <li>After receiving LTD benefits for 24 months, you are still considered disabled if you are unable to perform the duties of <u>any</u> gainful occupation for which you are reasonably suited by your education, training or experience.</li> <li>You are also eligible for disability benefits if your physician releases you to return to work but you are unable to earn more than 80% of the amount of your pre-disability eligible monthly base wage. See <i>Return To Work Incentive</i>.</li> </ul> </li> </ul>	
<b>Duration of Mental Illness and Substance Abuse</b>	Under LTD, you may receive benefits due to mental illness or substance abuse for up to a maximum of 24 months during your lifetime, unless confined in a hospital.	
<b>Maximum Duration of Disability Benefits</b>	<b>Age when disabled:</b>	<b>Disability benefits payable for up to:</b>
	Less than age 62	Social Security Normal Retirement Age
	Age 62	60 months
	Age 63	48 months
	Age 64	42 months
	Age 65	36 months
	Age 66	30 months
	Age 67	24 months
Age 68	18 months	
Age 69 and over	12 months	

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## Receiving Disability Benefits

<b>Normal Retirement Age</b>	Normal Retirement Age is based on Social Security data as determined by your year of birth, as shown in the following chart:																												
	<table border="1"> <thead> <tr> <th>Year of Birth</th> <th>Normal Retirement Age</th> </tr> </thead> <tbody> <tr> <td>1937 or before</td> <td>65</td> </tr> <tr> <td>1938</td> <td>65 + 2 months</td> </tr> <tr> <td>1939</td> <td>65 + 4 months</td> </tr> <tr> <td>1940</td> <td>65 + 6 months</td> </tr> <tr> <td>1941</td> <td>65 + 8 months</td> </tr> <tr> <td>1942</td> <td>65 + 10 months</td> </tr> <tr> <td>1943 through 1954</td> <td>66</td> </tr> <tr> <td>1955</td> <td>66 + 2 months</td> </tr> <tr> <td>1956</td> <td>66 + 4 months</td> </tr> <tr> <td>1957</td> <td>66 + 6 months</td> </tr> <tr> <td>1958</td> <td>66 + 8 months</td> </tr> <tr> <td>1959</td> <td>66 + 10 months</td> </tr> <tr> <td>1960 or after</td> <td>67</td> </tr> </tbody> </table>	Year of Birth	Normal Retirement Age	1937 or before	65	1938	65 + 2 months	1939	65 + 4 months	1940	65 + 6 months	1941	65 + 8 months	1942	65 + 10 months	1943 through 1954	66	1955	66 + 2 months	1956	66 + 4 months	1957	66 + 6 months	1958	66 + 8 months	1959	66 + 10 months	1960 or after	67
	Year of Birth	Normal Retirement Age																											
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	1957	66 + 6 months																											
1958	66 + 8 months																												
1959	66 + 10 months																												
1960 or after	67																												
<b>Special Notes Regarding Duration of Disability Benefits</b>	<ul style="list-style-type: none"> <li>• Unum may, at its option, pay disability benefits in advance based on an estimated duration of your disability. If you return to work prior to your estimated duration of disability, you must repay any overpayments.</li> <li>• After your disability payments begin, you may be asked to periodically provide evidence of your continued disability and treatment.</li> <li>• If you are disabled and entitled to disability benefits when this policy ends, you will continue to receive disability benefits as long as you remain disabled from the same disability. Disability benefits will not be paid for longer than they would have been paid had the policy remained in effect.</li> <li>• If you are disabled due to a mental illness and/or substance abuse, your disability benefits are payable for up to a maximum of 24 months during your lifetime, unless confined in a hospital.</li> </ul>																												
<b>Calculating Your Benefit Payment</b>	<ul style="list-style-type: none"> <li>• Your benefit will be calculated as of the day Unum determines you became totally disabled. The pay used to figure your benefit will be your eligible base monthly wage before you became disabled. Monthly disability payments equal <math>\frac{1}{12}</math> or <math>\frac{1}{52}</math> of your base annual salary. Any pay increases that become effective after your disability begins will not be considered in determining your benefit.</li> <li>• If disability benefits are payable for less than a month, you will receive <math>\frac{1}{30}</math> of the monthly benefit for each day you are disabled.</li> </ul>																												
<b>Income that Offsets Disability Payments</b>	<ul style="list-style-type: none"> <li>• Sick Leave</li> <li>• Paid Parental Leave</li> <li>• OPERS/STRS/SERS disability benefits</li> <li>• Workers' Compensation or other occupation programs</li> <li>• Social Security or other government program</li> <li>• Veterans Administration or other government agency</li> </ul>																												
<b>Example</b>	<ul style="list-style-type: none"> <li>• You have been employed at the university for 25 years. Your gross base monthly wage when you became disabled was \$2,500. First the policy figures your monthly disability benefit: <ul style="list-style-type: none"> <li>Monthly base wage: \$2,500</li> <li>Benefit percentage: <math>\times 60\%</math></li> <li>Targeted monthly disability benefit: \$1,500</li> </ul> </li> <li>• Then the policy looks at the other benefits that you may receive that are based on your wage record: <ul style="list-style-type: none"> <li>OPERS/STRS/Social Security: \$1,600</li> <li>Total other income: \$1,600</li> </ul> </li> <li>• Your other income is more than your monthly benefit from Unum. Therefore, you will not receive a monthly benefit.</li> </ul>																												
<b>Termination of Benefit Payments</b>	<ul style="list-style-type: none"> <li>• Your disability benefit payments will cease on the date that you: <ul style="list-style-type: none"> <li>- Are no longer disabled</li> <li>- Fail to furnish proof of loss</li> <li>- Are no longer under the care of a physician</li> <li>- Refuse to submit to a physician examination as required by Unum</li> <li>- Refuse to participate in a rehabilitation program</li> <li>- Meet the maximum duration of benefits</li> <li>- Earn more in a month than the amount that is equal to 80% of your pre-disability earnings</li> <li>- Refuse to return to work based on a bonafide employment offer in accordance with your return to work release/restriction agreement.</li> </ul> </li> </ul>																												

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## Receiving Disability Benefits

<b>Dependent Care Benefit</b>	This benefit provides assistance to you, when you are responsible for the personal care assistance of a dependent, in order for you to participate in rehabilitation or return to work programs.									
<b>Survivor Income Benefit</b>	This benefit helps your dependents in the event of your death. If eligible, the benefit is paid in a lump sum and equals your gross monthly disability payment multiplied by three. Other survivor benefits may be available through the university and/or your retirement system.									
<b>Frequently Asked Questions (FAQs) About Receiving Disability Benefits</b>										
<b>How much will I be paid while receiving disability benefits?</b>	You will be paid 60% of your monthly eligible base wage (up to \$5,000 per month) while receiving disability benefits. This amount is reduced by income you receive from other sources (such as OPERS, STRS, SSDI, Workers' Compensation, etc.).									
<b>Will my Unum disability benefits continue while my application for other benefits is pending?</b>	Yes, you must notify Unum immediately upon approval or denial of other benefits.									
<b>How will my disability benefits be paid during my maternity leave for a covered pregnancy?</b>	Disability benefits will only cover the portion of the maternity leave that is deemed medically necessary, which could be up to six (6) weeks for a normal delivery and up to eight (8) weeks for caesarian delivery. For a normal delivery, the STD benefit could be payable from the 31 <sup>st</sup> day to the 42 <sup>nd</sup> day. Example: <table border="1"> <thead> <tr> <th><u>Days of Disability</u></th> <th><u>Benefit Program</u></th> <th><u>Percent Paid</u></th> </tr> </thead> <tbody> <tr> <td>1 – 30<sup>1</sup></td> <td>Paid Parental/Sick/ Vacation Leave</td> <td>100%</td> </tr> <tr> <td>31 – 42</td> <td>STD</td> <td>60%</td> </tr> </tbody> </table> <sup>1</sup> Elimination period for STD benefits is 30 calendar-days; you may use Paid Parental/Sick/Vacation leave during this time. <b>Note:</b> If complications arise as a result of your pregnancy before or after delivery, additional disability benefits may be payable upon medical documentation and approval from Unum. Contact Integrated Disability to coordinate your STD coverage with usage of Paid Parental leave in order to maximize both benefits.	<u>Days of Disability</u>	<u>Benefit Program</u>	<u>Percent Paid</u>	1 – 30 <sup>1</sup>	Paid Parental/Sick/ Vacation Leave	100%	31 – 42	STD	60%
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31 – 42	STD	60%								
<b>If I'm on an approved medical leave of absence during a university paid holiday, who will pay me, the university or Unum?</b>	<ul style="list-style-type: none"> <li>• If you use accrued sick leave for the day before and the day after a holiday, the university pays you holiday pay.</li> <li>• If you are on an unpaid medical leave of absence and your disability claim has not been approved, you will not receive holiday pay.</li> <li>• If your disability claim is approved and you are being paid by Unum, Unum will pay you for any holiday at 60% of your base annual rate.</li> </ul>									
<b>If I have STD benefits, what do I do after 90 days?</b>	Starting on the 91 <sup>st</sup> calendar-day, your LTD benefit may begin. Upon submission of required documentation and approval from Unum, your LTD benefits will continue until you are no longer disabled or you reach the maximum duration of benefits, whichever occurs first.									
<b>Are benefits limited for mental illness or substance abuse?</b>	Yes – benefits for such disabilities may be received for up to a maximum of 24 months during your lifetime unless confined in a hospital.									
<b>How is mental illness defined?</b>	Mental illness is defined as a mental disorder as listed in the current version of the <i>Diagnostic and Statistical Manual of Mental Disorders</i> published by the American Psychiatric Association.									
<b>How is the STD benefit paid if I hold a 9-month appointment that is paid over 12 months?</b>	For all appointment types, your monthly disability earnings equal <sup>1</sup> / <sub>12</sub> of 60% off your gross base annual salary, excluding any income earned during the off-duty quarter.									
<b>Can I supplement my STD benefits by using sick leave or paid parental leave?</b>	No – Sick Leave or Paid Parental leave can only be used during the 30 calendar day elimination period. You can supplement your STD benefit by using Vacation Leave or Compensatory Time.									

## Return to Work

<b>Return to Work</b>	Notify the Office of Human Resources Integrated Disability and Unum if you return to work in any capacity due to physician ordered reduced hours. Failure to do so may result in overpayment of disability benefits. You may <b>not</b> return to work until you present a return to work release form from your physician to your department, Integrated Disability, and Unum.																								
<b>Return-to-Work Incentive</b>	You are eligible for the Return-to-Work Incentive when you are paid 80% or less of your monthly pre-disability wage base. Your university monthly base wage is used to determine how your Unum disability benefit is calculated. Your monthly university wages plus your Unum disability benefit will not exceed your pre-disability monthly base wage. Unum will need notification of your return-to-work hours.																								
<b>Example</b>	With an approved claim, you return to work but are not capable of working your normal 40-hour week schedule. The physician has restricted you to working 20 hours (part-time) per week for one month. You would be entitled to a partial Unum disability benefit while also receiving your university pay for the part-time hours worked.																								
<b>Example Calculation</b>	<ul style="list-style-type: none"> <li>Disability benefits for one month at the reduced work capacity would be calculated as follows: <table border="0" style="margin-left: 20px;"> <tr> <td>Pre-disability monthly base wage:</td> <td>\$1,200</td> <td></td> </tr> <tr> <td>Ohio State GRTW monthly earnings:</td> <td>\$ 600</td> <td>Gradual-Return-to-Work = GRTW</td> </tr> <tr> <td>(20 hours per week for 4 weeks)</td> <td></td> <td></td> </tr> <tr> <td>Unum monthly disability benefit:</td> <td><u>\$ 720</u></td> <td></td> </tr> <tr> <td>(60% of pre-disability monthly base wage)</td> <td></td> <td></td> </tr> <tr> <td></td> <td>\$1,320<sup>1</sup></td> <td></td> </tr> <tr> <td>Unum Adjustment:</td> <td><u>- 120</u></td> <td></td> </tr> <tr> <td>Total income during GRTW:</td> <td>\$1,200</td> <td></td> </tr> </table> </li> <li><sup>1</sup> Exceeds your pre-disability monthly base wage, so your Unum monthly disability benefit will be reduced.</li> <li>This is just an example of how an Ohio State GRTW incentive is calculated. Your monthly earnings from the university and Unum do not always equal your pre-disability monthly base wage and will not exceed your pre-disability monthly base wage.</li> </ul>	Pre-disability monthly base wage:	\$1,200		Ohio State GRTW monthly earnings:	\$ 600	Gradual-Return-to-Work = GRTW	(20 hours per week for 4 weeks)			Unum monthly disability benefit:	<u>\$ 720</u>		(60% of pre-disability monthly base wage)				\$1,320 <sup>1</sup>		Unum Adjustment:	<u>- 120</u>		Total income during GRTW:	\$1,200	
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<b>Rehabilitation and Return to Work Assistance Program</b>	<ul style="list-style-type: none"> <li>Unum has a Vocational Rehabilitation and Return to Work Assistance Program available to assist you in returning to work. In order to be eligible for rehabilitation services and benefits, you must be medically able to engage in a return to work program.</li> <li>Return to work can be to either your own occupation at the university, any occupation at the university, or another employer. With Unum's approval, a rehabilitation program may include: <ul style="list-style-type: none"> <li>Vocational testing</li> <li>Vocational training</li> <li>Alternative treatment plans such as, but not limited to: <ul style="list-style-type: none"> <li>Support groups</li> <li>Physical therapy</li> <li>Occupational therapy</li> <li>Speech therapy</li> </ul> </li> <li>Workplace modification to the extent not otherwise provided</li> <li>Job placement assistance</li> </ul> </li> <li>Unum will pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month, not to exceed 110% of your eligible monthly base earnings.</li> <li>Unum will make monthly payments to you for 3 months following the date your disability ends if they determine you are no longer disabled while: <ul style="list-style-type: none"> <li>You are participating in the Rehabilitation and Return to Work Assistance program; and</li> <li>You are not able to find employment.</li> </ul> This benefit payment may be paid in a lump sum.</li> </ul>																								

Continued on next page . . .

## Return to Work

<p><b>Dependent Care Expense Benefits</b></p>	<ul style="list-style-type: none"> <li>• While you are participating in Unum's Rehabilitation and Return to Work Assistance program, they will pay a Dependent Care Expense Benefit when you are disabled and you: <ul style="list-style-type: none"> <li>– Are incurring expenses to provide care for a child under the age of 15; and/or</li> <li>– Start incurring expenses to provide care for a child age 15 or older or a family member who needs personal care assistance.</li> </ul> </li> <li>• The payment of the Dependent Care Expense Benefit will begin immediately after you start Unum's Rehabilitation and Return to Work Assistance program.</li> <li>• Unum's payment of the Dependent Care Expense Benefit will: <ul style="list-style-type: none"> <li>– Be \$350 per month, per dependent; and</li> <li>– Not exceed \$1,000 per month for all dependent care expenses combined.</li> </ul> </li> <li>• To receive this benefit, you must provide satisfactory proof that you are incurring expenses that entitle you to the Dependent Care Expense Benefit.</li> <li>• Dependent Care Expense Benefits will end on the earlier of the following: <ul style="list-style-type: none"> <li>– The date you are no longer incurring expenses for your dependent;</li> <li>– The date you no longer participate in Unum's Rehabilitation and Return to Work Assistance program; or</li> <li>– Any other date payments would stop in accordance with this plan.</li> </ul> </li> </ul>
<p><b>Workplace Modifications</b></p>	<p>Workplace modification means a change in your work environment or in the way a job is performed to allow you to perform the essential duties of your job. This may be applied to any job within your capabilities.</p>
<p><b>Refusal of Treatment, Rehabilitation or Accommodation</b></p>	<ul style="list-style-type: none"> <li>• Your disability benefits will stop if you refuse to receive recommended treatment that is generally acknowledged by physicians to cure, correct, or limit the disabling condition.</li> <li>• Disability benefits will stop if you refuse to participate in a rehabilitation program, or if you refuse to cooperate with or try accommodations designed to allow you to perform the essential duties of your job. This includes: <ul style="list-style-type: none"> <li>– Changes to your worksite or job process to accommodate medical limitations, and</li> <li>– Adaptive equipment or devices designed to accommodate your medical limitations.</li> </ul> </li> <li>• A qualified provider must agree that the rehabilitation program, modifications or adaptive equipment will accommodate your medical limitation.</li> </ul>
<p><b>Early Intervention</b></p>	<ul style="list-style-type: none"> <li>• Early intervention is a program to utilize rehabilitation services to help you remain at work.</li> <li>• For consideration of the early intervention disability benefits, you are required to submit a disability application if: <ul style="list-style-type: none"> <li>– There is an anticipated loss in pre-disability earnings of 20% or more due to sickness, injury, or pregnancy</li> <li>– Work schedule or work site modification may be necessary to enable you to perform the essential duties as an active employee.</li> </ul> </li> </ul>

## Other Services

<p><b>GENEX Retirement Claimant Advocacy Program</b></p>	<ul style="list-style-type: none"> <li>• In order to be eligible for assistance from GENEX's Retirement Claimant Advocacy program, you must be receiving monthly disability payments from Unum. GENEX can provide expert advice regarding your claim and assist you with your application or appeal.</li> <li>• GENEX can assist you in obtaining Social Security, OPERS, STRS, and/or SERS disability benefits by: <ul style="list-style-type: none"> <li>– Helping you find appropriate legal representation;</li> <li>– Obtaining medical and vocational evidence; and</li> <li>– Reimbursing pre-approved case management expenses.</li> </ul> </li> <li>• Receiving Social Security, OPERS, STRS, or SERS benefits may enable: <ul style="list-style-type: none"> <li>– You to receive Medicare after 24 months of disability payments;</li> <li>– You to protect your retirement benefits; and</li> <li>– Your family to be eligible for Social Security benefits</li> </ul> </li> </ul>
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## Available Benefits Materials

Benefits-related publications are available online at [hr.osu.edu/hrpubs](http://hr.osu.edu/hrpubs), forms are available online at [hr.osu.edu/forms](http://hr.osu.edu/forms), or from the Office of Human Resources Customer Service Center.