

Long Term Disability



What does it mean to be disabled?

When you have a physical or mental condition which prevents you from performing the duties of your job.

What does disability insurance cover?

It covers a percentage of your income lost due to your disability. It takes into consideration all income sources you would be eligible for, and makes up the difference to reach the income percentage covered by your policy.

What's the first thing I should do if I become disabled?

Get a claim form and apply for disability benefits within 90 days of becoming disabled.

Where can I get a claim form?

You can get one from your employer, download it at weatrust.com (under Disability Plans), or call the WEA Trust to request one.

What information is needed on the claim form?

It requires statements from you, your employer, and your treating physician, along with the appropriate medical records. (You are responsible for any costs associated with obtaining medical records.)

What happens after I send in my claim form?

We determine if you're disabled as defined in the policy and if your disability has caused a loss of income insured by the policy. Often we request additional information from your treating physician. Please note that it can take 6–8 weeks for us to receive your records from your physician.

What happens after it's determined that I'm disabled?

You'll receive disability benefits after fulfilling your elimination period (some people view it as their deductible). It's the number of calendar days you'll wait before being eligible for disability benefits. Your elimination period begins on the date we determine your disability began. You can find the length of your elimination period on your Benefit Summary.

Can I use my sick leave to satisfy the elimination period?

Sure, if your employer allows it. Check to see what their policy is regarding sick leave. But, any time you receive sick pay **after** satisfying the elimination period, your disability benefit payment will be reduced by that amount.

When will I receive benefit payments?

The Trust issues benefit payments at the end of each month (provided you have met all your obligations under the policy).

Are the Trust LTD benefits I receive subject to taxes?

Yes, in almost every case. They're considered earned income and are subject to state and federal tax. Social Security tax (FICA) is deducted automatically if any benefits are paid to you within the first six full months of the date you last worked.

Can the Trust withhold state and federal income taxes for me?

Yes. You'll receive a Federal and Wisconsin Income Tax Withholding Form when your claim is approved. Complete and return the form if you want taxes withheld from your benefit payments. If you do not have taxes withheld, you may be responsible for payment of estimated tax. Contact the Internal Revenue Service (IRS) or your tax consultant for more information.

At the end of the year, you'll receive a W-2 form showing the amount of disability benefits you received and income taxes withheld on your behalf.

How long can I receive LTD benefits from the Trust?

That depends on your maximum benefit period (listed on your Benefit Summary) and your ability to return to work.

During the first 24 months, you're eligible to receive benefits if you're unable to work in your regular job due to disability. After 24 months, you will receive benefits if you qualify for and are receiving SSDI benefits, and continue to meet all of the policy requirements.

What happens if I return to work?

If you return to your regular full-time job, your disability benefits will stop because you are then no longer disabled. If you're able to return to work part-time at your former position or full- or part-time at another position, you may qualify for continued disability benefits. Contact us immediately if you are able to return to work.

What responsibilities do I have to ensure that my benefits continue?

You have to make every effort to recover from, or reduce the severity of, your disability. Some of the things you must do include the following:

- You must participate in any available medical and/or occupational rehabilitation programs.
- You must submit periodic, objective medical and/or psychiatric evidence that your loss of income is due to disability.
- You must be under the care of a physician and be following an appropriate treatment plan.

Are there other disability benefits that I may be eligible to receive?

Yes. You may be eligible for both primary and dependent Social Security Disability Insurance (SSDI), Wisconsin Retirement System (WRS) disability, Veteran's Administration (VA) benefits, or other disability benefits.

Plus, if your disability was caused by a work-related injury or illness, you may be entitled to workers' compensation benefits.

What happens if I don't apply for other benefits?

If the Trust pays you disability benefits that should have come from other sources (such as SSDI, WRS, VA, etc.) you'll have to refund that amount back to the Trust. This is because your Trust disability benefits are "integrated with" or reduced by the other benefits you're eligible to receive, even if you don't apply for them.

Your Trust disability policy only guarantees that you will receive the insured percentage of your covered salary in combination with all other benefits. So, we require you to apply for other benefits (such as SSDI, WRS disability benefits, LTDI, worker's compensation, etc.) when we believe you are eligible for them.

Does integration apply to retroactive lump sum payments?

Yes. If you are eligible to receive (even if you choose not to apply for) any retroactive payment of other benefits (such as SSDI, WRS, etc.) it means that we paid you money you were not entitled to receive. You will owe us an immediate refund of the full amount overpaid.

What are the advantages of applying for SSDI benefits?

- SSDI benefits may not be fully taxable, which could mean tax savings for you.
- It will freeze your earning record at the highest level, which increases your retirement or survivor's benefit.
- You're automatically eligible for Medicare benefits after receiving SSDI benefits for 24 months.

What are the eligibility requirements for SSDI benefits?

You must be unable to work at any job because of a physical or mental condition that is going to last one year or more. If you're eligible for benefits, they usually begin five full months after the disability date determined by the Social Security Administration. For more information on SSDI benefits, call (800) 772-1213.

What are the advantages of applying for a WRS disability benefit?

If you are entitled to receive both SSDI benefits and WRS disability benefits, your income from these benefits may exceed the benefit you could receive from us alone.

The WRS offers two different disability benefit programs: 1) "Regular" WRS disability benefits; and 2) Long Term Disability Insurance (LTDI) benefits. Contact the Wisconsin Department of Employee Trust Funds (DETF) to find out if you're eligible for these benefits. Apply early so you don't lose any entitled benefits.

Also, if you receive LTDI benefits through the DETF, you will receive supplemental contributions to your WRS account which will increase your WRS retirement benefit. For more information on DETF benefits call (877) 533-5020.