

Long-Term Disability (LTD) Department Instructions

View the policy and eligibility guidelines for benefits on Metro HR's website

Claim Process – all forms may be located on HR's website under *Resources and Forms*

When an employee requests LTD or transitions from STD to LTD, the Department must:

- Confirm LTD premiums have been paid up to date.
- Complete the first section of the claim packet if the employee was *not* receiving STD benefits and then provide the claim packet to the employee to read, fill out and take to his/her doctor who will complete the medical portion.
Note: Employees transitioning from STD to LTD are not required to complete an LTD claim packet. If it's expected the employee cannot return to work at the end of their STD period (and the employee is enrolled in LTD benefits), Standard will work with the employee while on STD to obtain any additional medical documentation that may be required to substantiate an LTD approval.
- Once the entire packet is complete, the employee (or Department) should fax the claim form to Standard Insurance at 1-800-378-6053 or mail to the address listed on the claim form.
- After Standard receives the completed claim forms (or if this process is running concurrently with the employee's STD benefits), Standard will review the claim and notify the employee, the Department and Metro Human Resources as to whether the claim was approved or denied. Standard estimates the response time for approval or denial is 25-30 business days.

Payroll, Leave and Benefit Information

- If approved, LTD benefits will begin 180 consecutive calendar days (waiting period) after the employee became disabled. During this waiting period, the employee may be on a paid/unpaid FMLA, STD, using sick or vacation leave.
- If the employee's STD benefits have ended and the employee has applied for LTD, it's the Department's discretion as to how any remaining vacation leave may be paid – either by running it out or by lump sum.
- Any remaining sick leave will be forfeited unless additional use is approved by the Department. If the employee is vested, any forfeited sick leave will be banked and added to his/her service credit.
- If the employee is receiving a paycheck from Metro, he/she will not receive a check from Standard as long as sick leave is being paid. An employee may use vacation leave and draw a check from Standard.
- When the employee's employment ends, the Department should go over the *Your Metro Benefits at Separation of Service* checklist with the employee, obtain his/her signature and return the checklist to Metro Human Resources.
- The employee will need to be coded in EBS to show they are either using sick leave, vacation leave or resigning (put the employee in a term status).
- Once the employee's STD ends (if it was elected) or the employee is no longer in a Metro-paid status (using sick or vacation), the employee's insurance will terminate on the date of the employee's second missed premium deduction (after any STD coverage has ended).

When LTD Ends

- If the former employee is able to return to work in the future, he/she should contact their former Department to inquire about reemployment opportunities.
- If it has been less than 1 year from the date of separation, he/she may be placed on the reemployment list for consideration and if reemployed, his/her sick leave and service time may be restored.
- If it has been more than 1 year from the individual's separation from service, he/she is considered a rehire and there is no restoration or sick time or Civil Service benefits.
- In either case, if the individual returns to Metro and is regularly employed for 1 year, he/she will be able to connect their prior service for pension benefit purposes.