

LONG TERM DISABILITY: See Merit Rule 22.2.3.9

Fringe Benefits

Annual Leave – No accumulation.

Health Coverage: Medical, Dental and/or Vision – The employee is eligible for County continuation of their current medical, dental and vision coverage for the first 6 months only of an approved long-term disability claim at the level in force at the time of disability.

PLEASE NOTE: If The Hartford denies your LTD claim for any reason, you will be required to pay to keep your health coverages in force.

IMPORTANT: Similar to short-term disability, any unpaid bi-weekly benefit contributions from your short and long-term disability will be taken out of your County paychecks upon your return to work. Unpaid contributions for the current calendar year will be taken in increments of \$300.00 each pay until you are caught up. Unpaid contributions from the previous calendar year (if any) will be taken in after-tax increments of \$100 each pay until you are caught up. This is in addition to your current bi-weekly contributions.

Retirement Credits – No accumulation.

Life Insurance – Continues at the level in force at the time of disability and no more than 1.5 times yearly base salary for as long as the long-term disability claim is approved and deemed compensable up to age **65**.

Any life insurance buy-up as part of Open Enrollment (that was in force at time of disability) is continued for the first 6 months of an approved long-term disability claim only. Please note that if you do return to actively working with the County after this point, you will need to buy-up again at the next open enrollment opportunity.

AD&D – Continues at the level of no more than 1 times yearly base salary for a maximum of 6 months as long as the long-term disability claim is approved AND you are an employee on the active payroll.

Any AD&D insurance buy-up as part of *Natural Select* (that was in force at time of disability) is continued for a maximum of 6 months as long as the long-term disability claim is approved AND you are still an employee on the active payroll. Please note that if you do return to actively working with the County after this point, you will need to buy-up again at the next open enrollment opportunity.

PLEASE NOTE: No Life Insurance/AD&D available if The Hartford denies your LTD claim or if you have not completed and returned the required paperwork to The Hartford for LTD claim review.

Income per month

Long-Term Disability – 60% of base salary at the time of disability paid monthly.

Social Security – Employees applying for LTD are advised to apply for social security benefits. These benefits offset LTD payments; however, yearly increases are not offset. Contact your local Social Security office to apply for benefits.

Job Protection - Employees may be separated from County employment once their LTD claim is approved and/or their annual leave, personal leave, and sick leave has been exhausted (See Merit Rule 9, Section III A-2). Separation from County employment will not affect LTD benefits.

PLEASE NOTE: Employees may also be separated from County employment if their LTD claim is denied by the carrier. They may continue their health, dental and vision coverages by paying the premiums for a maximum of 18 months through COBRA.