



NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator

LONG & SHORT TERM DISABILITY
BENEFITS AT A GLANCE
DISABILITY RETIREMENT

BENEFITS AT AT GLANCE

1/1/15

DISABILITY RETIREMENT Unum, Social Security & NYSTRS

1 1 CONTRACTUAL BENEFITS

- A New Paltz United Teachers refer to your Professional Agreement :
i Article 16, Sick Leave and Family Leave Policy
ii Article 22, Non-Salaried Leave
iii Article 23, Health Insurance
iv Article 24, Accident Indemnity (Workers' Compensation)
B Non-Teacher Units refer to your Collective Bargain Agreement
i Sick Leave Policy
ii Sick Leave and Family Leave Policy
iii Non-Salaried Leave
iv Health Insurance
v Workers Compensation Policy

15 2 FILING DEADLINES

- A UNUM LONG TERM DISABILITY 800 858-6843
i 180 calendar days from last day actively at work.
ii 90 calendar day grace period beyond filing deadline.
B SOCIAL SECURITY DISABILITY
i Filing may be done on line at www. ssa. gov
ii Download form 3368 - Adult Disability
iii You may have a phone interview.
C NEW YORK STATE TEACHERS RETIREMENT SYSTEM (NYSTRS) 800 348-7298
Disability Ext 6010
i 12 months after receipt of last payroll
ii If on non-salaried leave of absence for medical reasons, no later than 12 months after date leave of absence
D NEW YORK STATE TEACHERS EMPLOYEE & LOCAL SYSTEM (NYSERS) 518 474-7736
i Confirm with NYSERS
E CERIDIAN EMPLOYEE ASSISTANCE PLAN 800 854-1446
F NEW PALTZ CSD EMPLOYEE ASSISTANCE PLAN 845 344-2762

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3 WHICH AGENCY DO YOU FILE WITH FIRST ?

A If you have little or no sick leave or access to a sick bank to provide income while the decision is pending then filing with Unum is probably the fastest way to provide a source of income.

i Benefits will be available 180 days from your last day of work.

B Filing with Social Security or the NYS Retirement System can take about as long. The rule of thumb is about 8 months.

i NYS Disability benefits are available from your last day of work.

ii Social Security benefits are available from your filing date less a five (5) month waiting period (deductible).

800**772-1213****4 WHAT ABOUT CONTINUATION OF HEALTH INSURANCE**

A If you file ONLY with Unum and/or Social Security for Disability then the District contribution to your health insurance terminates. It is 5 % of the individual plan premium and 10 % of the family plan premium.

B If you file with NYSTRS for Disability Retirement and it is approved then the District continues your health insurance into retirement n the same basis as that of an active member.

5 WHEN DO BENEFITS BECOME EFFECTIVE ?

A Unum benefits become effective when continuation of income options terminate.

i While receiving sick leave / Worker Compensation benefits beyond the 180 day elimination period the Unum benefits will not be paid until the continuation of income terminates.

B Overlapping benefits are not allowed.

i While receiving sick leave / Worker Compensation benefits beyond the 180 day elimination period the Unum benefits will not be paid until the continuation of income terminates.

C Overlapping benefits must be reimbursed to Unum..

i Once group benefit agencies other than Unum are providing support. Any overlapping benefits must be returned to Unum.

ii Any personal individual disability plan will not reduce the Unum benefit.

D Unum minimum benefit.

i Once all overlapping benefits are in place the minimum benefit paid by Unum is 10 %.

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6 FILING A CLAIM**A Unum Long Term Disability (LTD)**

- i Refer to your Long Term Disability (LTD) Policy with Unum Insurance or contact your Benefits Administrator**
- ii Secure a Unum LTD Claim Form to be completed by :
You as the Claimant
Your Physician(s) Make sure they send a copy to you.
Your Employer Make sure they send a copy to you.
 - a Confirm sections 5 and 6**
 - b In section 6, the portion of the premium paid by the employer or your Trust is TAXABLE****
- iii If you have questions ask your Trust Administrator or call : 800 858-6843**
- iv File your claim form with Unum Insurance
Portland Customer Care Center
PO Box 9500 Portland ME 04104-5058
OR Fax your claim form to 800 447-2498**
- v You will be contacted, in writing, if any of the claim form, information is missing / incomplete.
 - a If information is missing, call the employer or doctor(s) and ask that they forward the information as soon as possible and send you a copy.****
- vi When all data is received by Unum, they will advise you. The information will be reviewed by the company in order to render a decision on your claim.**
- vii If your claim is approved, you will be advised as to how much is due you and when the payments will be made. If your elimination period has expired and you are not using sick leave beyond that point then payments will be retroactive to the end of the elimination period . If your elimination period has expired and you are using paid sick leave then the Unum benefit will commence when you stop using sick leave.**
- viii If your claim is denied, Unum will provide reason for the denial. Before calling Unum's representative share the decision with your Trust Administrator .
 - a Check with your doctors as to whether they were contacted or not by Unum. This is especially important if Unum's decision makes note of insufficient information or testing by the doctor(s).****
- ix You have a right to at least one (1) appeal. Before appealing it is necessary to search out what Unum based its decision on and what steps Unum took in reviewing the information provided. What information is need to render an affirmative decision.**

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128 7 ELIMINATION OR DEDUCTIBLE PERIOD**129 A The elimination period commences with the last day worked.****130 180 calendar days from the last day worked you are due****131 benefits from Unum if your claim is approved.****132 i Your use of personal sick days / sick bank during the
133 elimination period is acceptable .****134 ii The summer months count toward the elimination period.****135 iii Once you have met the elimination period, you are due****136 benefits from Unum, however, you may continue to use****137 sick leave thereby postponing the onset of Unum benefits****138 until you terminate the use of sick leave.**

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140 8 TAXABLE BENEFITS**141 A Some or all of you benefit is taxable. If your employer or Trust****142 pays the entire LTD premium then 100 % of the benefits are****143 taxable. If you pay 75 % of the premium and your employer or****144 Trust pays 25 % of the premium then 25 % is taxable.**

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146 9 SOCIAL SECURITY DISABILITY**147 A If the claim is approved, Unum may demand that you apply for****148 Social Security Disability. Unum will provide this service****149 through an agency called Genex at no cost to you. The Social****150 Security benefit reduces the Unum liability.****151 B Unum will estimate the Social Security benefit and reduce their****152 benefit to you by that amount so that when Social Security****153 Disability becomes effective you don't owe them the Social****154 Security Benefits paid for the overlapping period.****155 C You are still receiving the same total benefit except from two****156 sources.****157 D Filing for Social Security may be done on the internet at****158 www.ssa.gov Download form 3368 - Adult Disability.****159 You may have a phone interview at an appointed time .****160 For information call****800 772-1213**

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162 10 NYS TEACHER RETIREMENT SYSTEM DISABILITY**163 A If you have less than 20 years service you get 1/3 of your Final
164 Average Salary (FAS).****165 B If you have 20 or more years then you get 1 2/3% per year of
166 service times your FAS.****167 C There is no age reduction applied.****168 D Tier 3 and 4 members may file on either Tier.****169 i If you file on Tier 3 (Article 14) then you don't need to file****170 any medical information as the decision rendered by Social****171 Security is what is used here. If at a later date, Social Security****172 finds you not disabled the same would be true with TRS.**

DISABILITY RETIREMENT

Unum, Social Security & NYSTRS

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- ii If you file under Tier 4 (Article 15) then you submit medical information to the TRS medical board and they render a decision.
- E With NYSTRS Disability if approved you may not be gainfully employed in any occupation.
 - i Review and understand this definition as you may have to explain it to you doctor before he/she commits to a determination of total disability.

ii **STANDARD FOR DETERMINING DISABILITY RETIREMENT**

In order for a member to be entitled to disability retirement, it must be determined that the member is totally and permanently disabled and that member was so disabled at the time he or she ceased performance of duties. To be deemed totally disabled it must be concluded that the member is physically or mentally incapacitated for the performance of gainful employment. Gainful employment shall be physical and/or mental activity which a member is regularly able to engage in as a means of earning a living. To be deemed permanently disabled, the condition must be such to justify a deduction that **the end of the disability cannot be foreseen for at least one year**. In addition, total disability is not permanent if, during the period for which recovery is sought or at any time thereafter, **the member may alleviate or control the condition by availing himself or herself of a standard treatment which is not inherently dangerous**. The member shall have the burden of establishing all of the foregoing to the satisfaction of the Retirement Board.

11 DISABILITY BENEFIT

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|--|-----------------------|------------------|-------------|
| A Example of Salary prior to Disability | | \$ 60,000 | |
| Unum benefit is 70 % of Salary (12 months prior to disability) | | \$ 42,000 | (*) |
| Estimated Social Security Benefit | | \$ 18,000 | |
| Unum Benefit reduced by Social Security | | \$ 24,000 | (*) |
| NYTRS Disability | | \$ 18,810 | (**) |
| Unum Benefit reduced by NYS Disability | | \$ 5,190 | (*) |
| Minimum Unum Benefit 10 % | \$ | 3,600 | (*) |
| Final Benefit | | \$ 42,000 | |
| B NYSTRS Disability | | | |
| Final Average Salary (FAS) | 3 Year Average | \$ 57,000 | |
| Not eligible for service retirement, | 33 % of FAS | 33% | |
| Disability Retiree Pension | \$ | 18,810 | |

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(*) A portion of the Unum benefit may be taxable.

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(**) Confirm with Annual NYSTRS Profile

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