

**Returning to work on reduced hours:**

Partial LTD payments are calculated by subtracting 80% of the gross pay, for hours worked, from the employee's gross LTD payment.

**Health Insurances and LTD Rider :** If an LTD claim is approved and the employee is enrolled in the either the State Health Plan or an HMO, the State will pay both the employee's and employer's share of the health insurance premium for the period of disability for up to six months. This provision is called the "Rider." Dental and vision premiums are not paid by the "Rider." Contact the Civil Service Commission, Employee Benefits Division for information about continuing your dental, vision or life insurances while on LTD and continuing your health insurance after the "Rider" has expired.

**Social Security Disability Insurance (SSDI), and State of Michigan Retirement:**

You can expect the Third Party Administrator (TPA) to call you if your treating provider states you are permanently unable to return to work at your "usual" or any "reasonable occupation." The TPA will assist you with applying for SSDI. Employees must contact the Office of Retirement Services to inquire if they are eligible for any type of State retirement benefit.

**This brochure is for informational purposes only. Nothing contained in this brochure shall be construed to modify the Long Term Disability Income Protection Plan.**

LTD Plan Questions

Office of the State Employer  
Employee Health Management  
Capital Commons Center  
400 S. Pine St., 4<sup>th</sup> Floor  
Lansing, Mi. 48909  
517-241-9090

Retirement Questions

Department of  
Management and Budget  
Office of Retirement Services  
1-800-381-5111

Health Insurances & LTD Rider Questions

Civil Service Commission  
Employee Benefits Division  
1-800-505-5011 or  
517-373-7977

LTD Enrollment

MI HR Service Center  
1-877-766-6447

This publication is available in an alternate format by a request to Employee Health Management or accessed and reproduced from the EHM website at <http://www.michigan.gov/ehm>

**STATE OF MICHIGAN  
OFFICE OF THE STATE  
EMPLOYER  
EMPLOYEE HEALTH  
MANAGEMENT**

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**Long-Term  
Disability Income  
Protection  
Plan  
Brochure**



**LTD Basics:** You can find the [Long Term Disability Income Protection Plan](http://www.michigan.gov/ehm) at <http://www.michigan.gov/ehm>. Click on the Long Term Disability Plan link for complete details. State Troopers and Sergeants should call their Human Resource Office for Plan details.

**When can I enroll?** Employees may enroll in the LTD Plan within the first 31 days as a new hire OR enroll in the Plan during the annual State sponsored group insurance “Open Enrollment Periods.” Placement in LTD Plan I or II is based on your sick leave balance at the time of enrollment.

**Plan I Benefit Period:** Employees who have 183 or fewer hours of accumulated sick leave may be eligible for LTD payments for twenty-four (24) months.

**Plan II Benefit Period:** Employees who have 184 hours or more of accumulated sick leave may be eligible for benefits to age 65 or 70 (See your respective labor agreement). Plan II employees will not be reclassified to Plan I if their sick leave balance falls below 184 hours and as long as they remain continuously enrolled in the LTD Plan.

**How long is the Waiting Period?**

Employees must wait 14 calendar days (30 days for Troopers and Sergeants) or exhaust their sick leave, whichever comes later, before LTD payments begin.

**When should I file my claim?**

Claims should be filed as soon as possible. Submitting a medical statement to Human Resources does not constitute the filing of an

LTD claim. Call your Human Resource Office or the LTD Plan Third Party Administrator (TPA) for claim filing information. The TPA will send an initial claim packet containing the forms that must be completed and returned to the TPA. The TPA will determine if the medical documentation submitted supports a total disability.

**Mental Health Diagnosis:** Only a mental health care provider, as determined by the employee’s group health plan or a psychiatrist, can evaluate, provide treatment and submit documentation of a mental health condition.

**Total Disability:** A “period of total disability” starts when the employee becomes totally disabled, but not earlier than 31 days before the date they were personally treated by a “licensed physician.”

During the first twenty-four (24) months, employees must be totally disabled from their “usual occupation.” After the first twenty-four (24) months, Plan II employees must be totally disabled from working at any “reasonable occupation.”

**What is the Pre-existing condition rule?**

LTD does not cover “pre-existing” conditions in the first year of coverage. A pre-existing condition is an illness, injury or pregnancy for which the employee was seen, received medical treatment or was prescribed medication by a physician, during the six months immediately before the date the employee enrolled in the LTD Plan. After continuous enrollment in the Plan for more than one year, this rule does not apply.

**LTD Payments:** During the first six months of disability, employees will receive LTD payments twice each month. During the seventh and subsequent months of disability, the LTD payment is received near the last day of each month.

**How much money can I expect?** For full-time employees the monthly payment is 66 and 2/3 of their monthly rate of basic earnings during the last complete pay period before the start of their disability, excluding bonuses, overtime pay and other extra compensation. For less than full-time employees, the 66 2/3 benefit is calculated on the number of basic hours paid in the prior fiscal year. The monthly LTD payment is subject to a monthly maximum. (See your respective labor agreement.)

**When will my premium rate change:**

Premium rates are periodically established for Plan I and II premium classes. Your plan and premium class rate are based on your sick leave balance. Your premium class rate will change in the following pay period after you accumulate 184 or 528 hours, or go below 184 hours of sick leave.

**Will my payment be reduced?** LTD payments are subject to reduction by “Other Income.” The most common sources of “Other Income” are Social Security Disability Insurance benefits, State of Michigan retirement income and an employee’s post injury work earnings.

**Returning to work:** Employees released to return to work, must immediately notify the TPA, their supervisor and their HR office.