LONG TERM DISABILITY AND SUPPLEMENTAL LONG TERM DISABILITY

Harvard's Long-Term Disability (LTD) plan is a voluntary benefit that helps you meet your financial commitments if you are unable to work for more than 180 calendar days due to an illness or injury. Harvard's LTD plan is offered through the Standard Insurance Company (The Standard):

LTD COVERAGE

To be eligible to apply for LTD coverage, employees must meet the following criteria:

- Be a **regular benefits-eligible employee working at least 17.5 hours per week or earning at least $15,000 annually**.
- Certain benefits-eligible employees who are members of a collective bargaining agreement must enroll as a condition of their employment.
- Temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors are not eligible for Harvard's LTD program.

LTD protects **60 percent of your pre-disability salary, up to a maximum benefit of $15,000 per month (tax-free)**. You pay for the full cost of coverage. Premiums are deducted from your paycheck on an after-tax basis so that LTD benefits are tax-free.

Enrolling in Voluntary LTD

You may elect to enroll in LTD coverage at any time with evidence of good health. If you enroll within 30 days of your hire date, your initial benefits eligibility date or within 30 days of certain permitted election events, you will not need to provide evidence of good health.

You can elect LTD coverage online via PeopleSoft when you first become eligible. To elect LTD coverage at any other time during the year, contact the Benefits Office. If your application requires you to provide evidence of good health, you must complete the LTD Medical History Statement and return the completed form to The Standard for medical underwriting review. The Standard will contact you and/or your physician if they need additional information. The Standard will notify you directly if coverage has been approved or denied.

Filing an LTD Claim

The waiting period for LTD benefits is 180 calendar days. If you are on Short Term Disability (STD), The Standard will automatically review you for LTD benefits if you are enrolled in the LTD plan. The Standard will contact you around week 17 of your STD period to request additional information from you, your physician(s) and Harvard.

If you are on workers' compensation, and you have been absent for approximately four months, you should file an LTD claim with The Standard. You will receive an LTD Claim Packet in the mail. You can also file a claim by phone.

If you are a Faculty member, and have been absent for approximately four months, you should file an LTD claim with The Standard. You can do this either by phone or completing and submitting an LTD Claim Form. Please contact your Faculty Affairs Office and notify them you are filing an LTD claim.

Duration of LTD Benefits

The Standard determines disability based on comprehensive medical information provided by your physician(s) and, sometimes, by an independent physician. For the first two years, you must be unable to perform your own occupation to be considered disabled. After that, you must be unable to perform any occupation to continue receiving LTD benefits. Claim review is required periodically by The Standard.

The maximum benefit period begins at the end of the 180-day benefit waiting period and the maximum duration is determined by your age when your disability begins.

Part-Time Benefits

Working part-time while on LTD is encouraged. Contact The Standard and your local HR office for details.

Impact on Other Harvard Benefits

You will remain eligible for Harvard's medical, dental, vision and life insurance plans while receiving LTD benefits. You will also continue to accrue participation service and receive pension contributions based on your salary immediately prior to disability.

Please see the LTD At-A-Glance brochure for more information about your Harvard benefits while on LTD.

Social Security Disability Benefits

Employees must apply for Social Security Disability Insurance if they are eligible for this income. The LTD plan considers any income you, your spouse or your child under age 18 receive or are eligible to receive from Social Security due to your disability or retirement an offset to your LTD benefits. The Standard will notify you of the process to apply for this income if it applies to you.

Appeal of Adverse Decisions

Any recipient whose claim is denied will be formally notified by The Standard of the specific reason(s) for denial and offered the opportunity to appeal.

Additional Information

For further information regarding LTD, please see the LTD Coverage Highlights and LTD Certificate and Summary Plan Description under the Forms and Documents section.

A small number of University employees are still covered under the 1973 LTD Program and 1965 Total Disability Plan, which has a different set of provisions. Please see the Health and Welfare SPD or call Benefits (617-496-4001) for information.

SUPPLEMENTAL LTD

Supplemental LTD insurance augments the University's LTD program for employees earning $300,000 or more annually.

Harvard employees earning less than $300,000 are able to protect 60 percent of their pre-disability salary through the voluntary LTD plan, up to a maximum benefit of $15,000 per month (tax-free). Employees earning $300,000 or more are not able to protect 60 percent of pre-disability salary due to the $15,000 monthly limit. Therefore, Harvard offers the option of purchasing additional protection through this supplemental program.

Eligibility

You must meet all of the following requirements:

- Participate in the Harvard group LTD program
- Work at least 17.5 hours per week
- Earn at least $300,000 per year
- Be a U.S. citizen or legal resident of the U.S.

Benefits are payable for both total and partial disabilities if you are unable to work for more than 180 days due to an illness or injury. Benefits are payable up to age 67, or for a specified period, for disabilities occurring at age 61 or later.

Enrollment

Newly eligible employees should receive an enrollment package within 90 days of becoming eligible directly from the broker, Income & Benefit Solutions, LLC. You have 30 days from the time you receive your package to apply for this coverage.

Premiums for this coverage depend on your age, occupation class, tobacco use, benefit amount and frequency of payment. Premiums can be paid through automatic monthly withdrawal from a bank account or annual or semi-annual billing.

If you have any questions about the Supplemental LTD benefit or your individual policy, please contact Income & Benefits Solutions, LLC toll-free at 877-321-4427 or email Harvard@IncomeBenefit.com.