

# 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 Lincoln Financial Group.

## 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 Group LTD

You may elect to enroll in LTD coverage at any time with evidence of insurability (EOI). 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 EOI.

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 EOI, you must complete the [Evidence of Insurability form](#) and submit the completed form to Lincoln Financial Group for medical underwriting review. The Lincoln Financial Group will contact you and/or your physician if they need additional information. Lincoln Financial Group 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 (this is the time before LTD benefits potentially become payable). If you are on Short Term Disability (STD), Lincoln Financial Group will automatically review you for LTD benefits if you are enrolled in the LTD plan. Lincoln Financial Group will contact you around week 18 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 Lincoln Financial Group](#). You will receive an LTD Claim Packet in the mail with instructions regarding how to submit your claim via phone at 844-600-3978 or online at [www.mylincolnportal.com](http://www.mylincolnportal.com).

If you are a Faculty member, and have been absent for approximately four months, you should [file an LTD claim with Lincoln Financial Group](#). You can do this either by phone at 844-600-3978 or online at [www.mylincolnportal.com](http://www.mylincolnportal.com). Please contact your Faculty Affairs Office and notify them you are filing an LTD claim.

\*First \$25,000 of your basic monthly earnings in effect immediately prior to your date of disability

## Duration of LTD Benefits

Lincoln Financial Group determines disability based on comprehensive medical information provided by your physician(s) and, sometimes, by an independent physician. For the first 24 months (following the 180 calendar day waiting period), you must be unable to perform your own occupation to be considered disabled. After the first 24 months during which LTD benefits are payable, you must be unable to perform any occupation to continue receiving LTD benefits. Claim review is required periodically by Lincoln Financial Group.

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

## Part-Time Benefits

Working part-time while on LTD is encouraged. Contact Lincoln Financial Group and your leave specialist or 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 and Medicare

Employees must apply for Social Security Disability Insurance (SSDI) 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 Lincoln Financial Group will notify you of the process to apply for this income if it applies to you.

Medicare becomes the primary payer for medical claims when you have received SSDI benefits for 24 months. If you are receiving SSDI, Social Security will automatically enroll you in Medicare Part A and Part B effective with the 25th month you receive disability payments. Under the terms of Harvard's group health coverage, you must accept and pay for Medicare Part B coverage. There is no cost for Part A. Harvard-sponsored coverage will pay medical claims as a secondary payer whether or not you enroll in Medicare. If you do not enroll in Medicare as of the date you become eligible for coverage, you may be assessed a late enrollment penalty and you will be responsible for payment of any claims typically covered by Medicare.

If you are covering a spouse on a Harvard-sponsored medical plan and your spouse is age 65 or older, he/she is also required to enroll in Medicare Parts A and B when you do so. If your spouse does not enroll in both Medicare Parts A and B when you become eligible, he/she will be responsible for payment of any claims typically covered by Medicare. If you are covering a spouse on a Harvard plan who is under 65 when you become Medicare-eligible, your spouse does not need to enroll in Medicare Parts A and B until becoming eligible for Medicare (typically the first of the month in which he/she turns 65).

## Appeal of Adverse Decisions

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

## Additional Information

For further information regarding LTD, please see the [LTD Certificate](#) and additional materials under [Forms & Documents](#) > Total Rewards > Long Term Disability.

If you became disabled before June 1, 2007, you are grandfathered under the University's 1973 LTD program. This program and your claim are managed by The Standard. If you participate in this plan and have questions, contact

The Standard at 800-426-4332 or Harvard Benefits at 617-496-4001.

If you held a Harvard Corporation appointment as an Officer of Instruction or Administration before April 1, 1973, and you are not on LTD and have not transferred to the University's current LTD plan, you are covered under the University's 1965 Total Disability Plan. This plan is administered by Lincoln Financial Group. If you participate in this plan and have questions, contact Lincoln Financial Group at 844-228-2501 or Harvard Benefits at 617-496-4001.

The University's 1973 LTD program and 1965 Total Disability Plan are closed to new enrollments.

Harvard changed to Lincoln Financial Group for LTD coverage effective June 1, 2017. If you became disabled before this date, your claim and benefits will continue to be handled through The Standard.

## SUPPLEMENTAL LTD

Supplemental LTD (individual disability) insurance augments the University's LTD plan 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 group 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. Enrollment and payment for this LTD policy is handled by The Baker Benefit Group. This individual disability policy is through The Standard and they will review and make any claims decisions under this policy.

### Eligibility

You must meet all of the following requirements:

- Participate in the Harvard group LTD plan
- 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 calendar 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. 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 The Baker Benefit Group, LLC toll-free at 877-321-4427 or email [Harvard@ttbgroup.net](mailto:Harvard@ttbgroup.net).

\*Basic monthly earnings in effect immediately prior to your date of disability

