Long Term Disability & Supplemental Individual Disability Insurance

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 group LTD plan is offered through The Lincoln Financial Group ("Lincoln"). If you earn $150,000 or more annually, you are also eligible for supplemental individual disability insurance (IDI) through Unum.

LONG TERM DISABILITY INSURANCE

To be eligible to apply for Harvard's group long term disability (LTD) plan, you must be a regular benefits-eligible employee working at least 17.5 hours per week or earning at least $15,000 annually. **Please note**:

- Benefits-eligible employees who are members of certain unions must enroll as a condition of their employment per their collective bargaining agreement
- 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% of your pre-disability salary (for the first $25,000 of your basic monthly earnings in effect immediately prior to your date of disability), up to a maximum benefit of $15,000 per month. You pay for the full cost of coverage. Premiums are deducted from your paycheck on an after-tax basis, so any LTD benefits are tax-free.

Enrolling in Voluntary Group LTD Coverage

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, EOI will not be required.

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 (EOI) form (or online EOI submission) and submit the completed form to Lincoln for medical underwriting review. Lincoln will contact you and/or your physician if they need additional information and will notify you directly whether your 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) or workers' compensation and are enrolled in the LTD plan, Lincoln will automatically review you for LTD benefits and will contact you around week 18 to request additional information from you, your physicians, and Harvard.

Duration of LTD Benefits

Lincoln determines disability based on comprehensive medical information provided by your physicians and, in some cases, by an independent physician. For the first 24 months after the 180-calendar day waiting period, you must be unable to perform the material and substantial duties of your own occupation to be considered disabled. After these first 24 months, you must be unable to perform to duties of any occupation to continue receiving LTD benefits. Lincoln requires periodic claim review.

The maximum benefit period begins at the end of the 180-calendar day waiting period, and the maximum duration of benefits is based on your age when your disability begins.

Part-Time Benefits

Working part-time while on LTD is encouraged. Contact Lincoln 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 other Harvard benefits while on LTD.

Social Security Disability Benefits and Medicare

Employees must apply for Social Security Disability Insurance (SSDI) if they are eligible. The LTD plan considers any income you, your spouse, or your child under age 18 receives or is eligible to receive from Social Security due to your disability or retirement an offset to your LTD benefits. Lincoln will let you know how to apply for this income, if applicable.

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 on 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 when you are enrolled in Medicare and they are:

- Age 65 or older, they are also required to enroll in Medicare Parts A and B. If they do not enroll, they will be responsible for payment of any claims typically covered by Medicare.
- Under 65, they do not need to enroll in Medicare Parts A and B until they become eligible for Medicare (typically the first of the month in which they turn 65).

Appeal of Adverse Decisions

If a claim is denied, you will be formally notified by Lincoln 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 the Forms & Documents section of HARVie.

Harvard moved to Lincoln for LTD coverage effective June 1, 2017. **If you became disabled before this date**, 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. If you participate in this plan and have questions, contact Lincoln 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.

SUPPLEMENTAL INDIVIDUAL DISABILITY INSURANCE

Employees earning $150,000 or more annually, can acquire **additional financial protection with the Supplemental Individual Disability (IDI) program**, through Unum. For those eligible, the Supplemental IDI program provides an additional 5% of coverage on Harvard salary and 65% of coverage on additional Harvard compensation, up to a maximum, tax-free benefit of $10,000 per month. Unum reviews and makes all claims decisions under this policy.

Eligibility

You must meet all of the following requirements:

- Be actively at work at least 17.5 hours per week for 180 days prior to your application date, either at Harvard or another employer.
- Earn at least $150,000 per year.
- Be a U.S. citizen or permanent resident, or hold an H-1B, J-1, or L-1 visa.

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 if disabled prior to age 65; for 24 months if disabled between the ages of 65 and 74; or for 12 months if your disability begins at age 75 or older.

Prior to 2023, Standard Insurance Company (The Standard) was the carrier for the Supplemental IDI program. Eligibility requirements and certain policy provisions changed with the implementation of the Unum program. If you own a policy with The Standard, your coverage has not been affected by the change in carriers.

Enrollment

Enrollments for newly eligible employees is held annually in the spring. Enrollment packages are mailed to employee homes and will include plan details, benefit amount and cost, and enrollment instructions. The cost for this coverage depends on various factors such as age, occupation, and tobacco use. Premiums are paid directly to Unum via automatic monthly withdrawal from a bank account.

If you have any questions about the Supplemental IDI program or your individual policy, please contact, the enrollment administrator, Brown & Brown (formerly Risk Strategies) at 1-877-321-4427 or by email at IDI-Harvard@risk-strategies.com.