

Optional Long Term Disability

Frequently asked questions

How do I begin receiving my benefits?

Fill out and submit the following forms to MESSA:

- » Member Report for Short and Long Term Disability Income Benefits
- » Provider Report for Disability Benefits
- » Employer Statement for Short and Long Term Disability Income Benefits

You can find the forms at messa.org/forms or you can call the MESSA Disability Department at 800-247-6951 for assistance.

After you submit the forms, we may need additional medical documentation to evaluate your claim to determine if benefits can begin.

Once I have finished my waiting period, will I receive benefits from the time my disability began?

No, you will not receive disability benefits for the waiting period.

Can I freeze my sick time and/or vacation time under my LTD policy?

Yes, if your employer allows you to freeze your sick/vacation time. Verification is required because any pay you receive from your employer during your claim period is subtracted from your disability benefit.

Can I collect Short Term Disability and Long Term Disability at the same time?

Yes, but you will not receive full disability benefits from both policies. The income you receive from your Short Term Disability policy is subtracted from the income you are eligible to receive from your Long Term Disability policy.

Why does MESSA subtract other income I receive, such as Social Security Disability benefits?

Your disability insurance is an income protection policy. It's not designed to provide you with an income that is

higher than what you would receive if you were working. Therefore, the policy is required to reduce the benefit by the amount of other income. This also helps keep LTD insurance costs down.

MESSA Optional LTD has a pre-existing clause. What does this mean?

If you were treated for your disabling condition in the three months before the date you became insured for Optional LTD, or the date you increased your monthly benefit, you would not be eligible to receive Optional LTD benefits or the increased monthly benefit amount until you have met one of the following:

- » You have not received treatment for your disabling condition for three consecutive months.
- » Your Optional LTD policy or your increased benefit amount has been in effect for 12 months in a row.

Call the MESSA Disability Department at 800-247-6951 for a detailed explanation.

When does my health insurance expire?

Check your contract or contact your employer. Many employer contracts will explain when your employer stops paying for your coverage.

What is the benefit amount?

Your maximum monthly benefit is the amount you elect to enroll for as determined by the amount of your contracted annual salary. The contracted annual salary includes only basic earnings and does not include overtime pay, bonuses, part-time employment, etc. From this amount, we subtract any other source of income such as workers' compensation, Social Security, MPSERS, MERS, sick pay, pension, annuity, full auto benefits, etc.

Why do I need to send MESSA additional information when my doctor has already told you I cannot return to work?

MESSA uses established, standard guidelines for normal recovery periods. When a disability lasts longer than these guidelines, our medical consultants review the medical documentation from your physician. The medical

consultants verify that the medical documentation supports the disability and you need the extra recovery time your doctor recommends.

What happens when MESSA does not receive medical documentation to support my disability?

If MESSA does not receive the necessary medical documentation to support your disability, your benefits may not start, may be interrupted or may stop.

My doctor said that I am ready to return to work. What do I do next?

Call MESSA to let us know your doctor has allowed you to go back and on what date you can return. MESSA will need a copy of the release to work from your physician. Your LTD benefit will be paid through the day before the date your doctor says you are able to return to work.

If I have already received LTD, and I go back to work but just cannot make it, do I have to satisfy another waiting period before I receive benefits again?

Provided your employer maintains MESSA insurance, you do not have to satisfy another waiting period if:

- » Your condition now is the same or is related to your previous disability; and
- » It has not been more than six months from the last day you were considered disabled.

Your benefits would resume on the first day you miss work and you have been treated by a legally qualified physician who verifies your disability through supportive medical documentation. However, if both items above are not met, you do have to satisfy a new waiting period.

Is my disability income taxable?

Whether or not the portion for which you pay the premium is taxable depends on whether you pay that premium with pre- or post-tax dollars. If your employer pays a portion or the entire premium, then that portion of your benefit is taxable. If you pay your entire disability premium with post-tax dollars while you are working, then your disability income is non-taxable. If you pay your entire disability premium and do so with pre-tax dollars while you are working, then your disability income is taxable.

How will my benefits affect my income tax?

Your disability income will be reported on a W-2 form by your employer as taxable or nontaxable income as described in the answer to the question above.

Can I request MESSA to withhold federal income tax from my disability checks?

Yes. Call MESSA and request IRS Form W-4S (Request for Federal Income Tax Withholding from Sick Pay). You will have to complete and return the form to MESSA. We recommend that you contact a tax consultant for advice about how much of your income you should have withheld. Once we have received your completed W-4S, we will withhold federal taxes for you.

Does MESSA issue my W-2 form?

MESSA provides your employer with reports indicating all monies/taxes paid for disability benefits. Your employer is then responsible for issuing your W-2 form.

MESSA requires that I file for Social Security Disability. How do I do that?

You can apply for Social Security benefits online at ssa.gov/disability. If you are unable to complete the application online, you can apply by calling the Department of Social Security Administration at 800-772-1213. MESSA will need copies of all Social Security documentation for your file.

Social Security tells me if I am not off work for 12 months, I will not be awarded benefits. Why do I still need to apply?

You need to apply so that if your disability does last longer than 12 months, any disability benefits you are eligible to receive from Social Security will not be delayed.

