

# Long-Term Disability Benefits

Benefits are offered through Mutual of Omaha (aka United of Omaha)

Long-Term Disability (LTD) provides a tax-free monthly income benefit if you become disabled and are unable to work due to illness or injury. This benefit provides financial protection when you need it most. For all elimination periods, the LTD benefit will be 60%. Once you decide to enroll in the plan, your only decision will be to choose the length of the elimination period. There are four choices for the elimination\* period; 2, 3, 6 or 9 months.

Newly eligible employees can elect LTD coverage within the first 30 days of eligible employment. You are not required to submit evidence of good health if you enroll during your initial eligibility period.

If you do not elect LTD during the first 30 days, you will need to complete the Evidence of Insurability form. Coverage will not be in effect until you have been approved by Mutual of Omaha.

Your cost for coverage is based on the elimination period you choose, as well as your age and salary as of July 1 of each year.

\*The elimination period is the amount of time you have to wait in between the day you become disabled and the day the insurance company will start to pay you long-term disability benefits if, the claim is approved and, meets the criteria of disability.

## How to Submit a Claim for Long Term Disability

The Long Term Disability claim form must be completed and sent to: State of Nebraska, Administrative Services: Employee Wellness & Benefits. There are three statements that will need to be completed before the claim can be sent to the insurance company for processing: (1) The Employee's Statement; (2) The Employer's Statement; and (3) The Physician's Statement.

You will be responsible for any fees charged by your physician for completing the claim form.

Your human resource partner will be able to assist you in initiating the claims process.

## Calculating LTD Monthly Cost

Your cost for coverage is based on the option you choose, your age and your salary. Follow the simple steps below to determine your exact monthly cost.

1. Enter your basic gross monthly pay (not including overtime): \$ \_\_\_\_\_
2. Monthly divided by 100 \_\_\_\_\_ /100 =  
Rate per \$100 \_\_\_\_\_
3. Enter the rate for your age and the option you select: \_\_\_\_\_ x \_\_\_\_\_
4. Multiply #2 x #3: \_\_\_\_\_ \$ \_\_\_\_\_  
(This is your monthly cost)

2018–19 Voluntary Long-Term Disability Rates				
Elimination Periods & Monthly Rates (Rates Per \$100 of Monthly Covered Payroll)				
Age	2 Months	3 Months	6 Months	9 Months
19 & Under	\$0.14	\$0.08	\$0.06	\$0.06
20 - 24	\$0.16	\$0.08	\$0.06	\$0.06
25 - 29	\$0.26	\$0.12	\$0.10	\$0.10
30 - 34	\$0.34	\$0.16	\$0.14	\$0.12
35 - 39	\$0.38	\$0.20	\$0.16	\$0.14
40 - 44	\$0.46	\$0.26	\$0.20	\$0.18
45 - 49	\$0.60	\$0.36	\$0.28	\$0.24
50 - 54	\$0.88	\$0.54	\$0.42	\$0.36
55 - 59	\$1.04	\$0.64	\$0.50	\$0.44
60 - 64	\$1.10	\$0.66	\$0.52	\$0.46
65 - 69*	\$1.14	\$0.70	\$0.54	\$0.48
70 & Over*	\$1.20	\$0.74	\$0.58	\$0.50

\*Benefits reduced. Check website for further information.

## Evidence of Insurability (EOI)

Evidence of Insurability is a statement or proof of a person's physical condition. Any increase to your long-term disability will require EOI.

