

Voluntary Long Term Disability Insurance Frequently Asked Questions

Q1: Will my benefit payments be subject to federal income tax?

A1: No. Your Long Term Disability benefits will not be subject to federal or state income tax because you will be paying for coverage via payroll deduction with after-tax dollars.

Q2: Does this program cover disabilities resulting from maternity?

A2: Yes. Maternity is covered as any other eligible disability.

Q3: Will my premiums change while I'm insured under this program?

A3: Your premiums could change if you change age brackets for rate purposes, if your income changes, or if you choose to switch plan options.

Q4: Where do my benefit payments come from?

A4: Your benefit payment, if approved, will come directly from The Hartford.

Q5: How does the program define total disability?

A5: During the elimination period and for the first two years that benefits are payable, total disability means you are prevented by accidental bodily injury, sickness, mental illness, substance abuse, or pregnancy, from performing the essential duties of your own occupation and as a result you are earning less than 80% of your pre-disability earnings, unless engaged in a program of Rehabilitative Employment approved by Hartford. Thereafter, total disability is the inability to perform the essential duties of any occupation for which you are or can become qualified by training, education or experience.

Q6: What are "rate of basic earnings" as they apply to this program?

A6: For the purposes of this program, your "rate of basic earnings" is defined as your current regular earnings. This information is located in the Earnings column of your pay stub. Excluded are awards, bonuses, scheduled overtime payments, hazard pay, danger pay, and any other extra compensation you receive as a State employee. For a totally disabled employee, the rate of basic earnings will be the rate in effect on the last day of active, full-time employment before becoming disabled.

Q7: Does this program include job-related disabilities?

A7: Yes. However, if you are receiving Worker's Compensation benefits, your monthly Long Term Disability benefit will be reduced by the amount of that benefit.

Q8: Does this plan cover medical conditions prior to my eligibility date:

A8: Benefits are not payable for medical conditions for which you received treatment during the 12 months preceding the date your coverage under the program begins, unless you have received no further treatment for that condition for 12 months while insured. If you are receiving treatment, your total disability must begin on or after the last day of a 24-month period during which you have been continually insured.

Q9: How do I enroll for Long Term Disability insurance?

A9: First, review the Rate Sheet and calculate your per pay period cost for the level of coverage you wish to enroll in by completing the Cost Calculation Worksheet. Next, complete the Enrollment Form and mail, fax or email to the information below. Make sure that you retain a copy of form for your records. For your convenience, your premium payments will be deducted from your paycheck.

Q10: How will I know if Evidence of Insurability is required to enroll in the program?

A10: If you did not enroll for coverage when you were first eligible to do so (within 60 days of your date of hire), you will be required to submit evidence of insurability and it must be approved by The Hartford for coverage to become effective. Upon receipt of your enrollment form, if it is determined that you are required to submit evidence of insurability, you will be mailed or emailed a Personal Health Application (PHA) for completion. Please promptly complete the PHA and forward directly to The Hartford per the instructions on the PHA form. You will be notified of a decision and your coverage will go into effect. Your premium deductions will begin shortly thereafter.

Q11: Where do I go for more information?

A11: For more details on Long Term Disability Insurance, please contact the Administrator:

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