OHIO UNIVERSITY
Human Resources

# Disability Benefits for Ohio University Employees

*This is a summary of disability benefits available to university employees. This is not an official plan document. Official plan documents and/or STRS/OPERS rules will supersede this summary in case of discrepancies.*

Ohio University provides a long term disability (LTD) benefit for all benefits eligible employees via UNUM. Benefits are not automatic. Employees must apply and be approved for benefits.

Employees enrolled in the State Teachers Retirement System (STRS) or the Ohio Public Employee Retirement System (OPERS), may be eligible for disability retirement benefits from those systems. STRS/OPERS disability benefits are dependent on the retirement plan the employee has chosen.

Note: Employees enrolled in the Alternative Retirement Plan (ARP) are not eligible for OPERS/STRS benefits. These employees are eligible for only UNUM coverage.

## UNUM LTD

**Eligibility**: Full-time employees eligible for health benefits are automatically enrolled and eligible for LTD effective on their date of hire. Part-time employees are eligible effective the date they enroll in health benefits.

**Benefit**: The UNUM LTD benefit provides a monthly benefit of 60% of covered monthly earnings to a maximum of $6,000 per month, minus other income benefits. Other income benefits include benefits paid by OPERS, STRS, Social Security, Workers Compensation, etc.

> Example: If an employee is receiving a 40% disability benefit from OPERS, UNUM LTD will provide a 20% (60% maximum minus 40% other income benefit). If an employee is not receiving any other income benefits, UNUM LTD will pay a benefit of 60%.

**Maximum Duration of Benefits**: The maximum duration of benefits is as follows:

- If age of disability is under 65, then benefit is paid to age 65
- If age of disability is 65+, then benefit is paid for 12 months

**Elimination Period**: Benefits begin after 90 consecutive days of total disability, or the expiration of accumulated sick leave benefits, whichever is greater.

**Health Care**: Health care is not provided by UNUM LTD, nor Ohio University, for employees who are approved for disability benefits.

## OPERS and STRS Disability Retirement:

OPERS provides disability benefits for members enrolled in the Traditional and Combined plans. Health care may also be available. Employees should contact OPERS at 1-800-222-7377 to determine eligibility for disability benefits and health care benefits.

STRS disability benefits are dependent on the retirement plan the member has chosen. Health care may also be available. Employees should contact STRS at 1-888-227-7877 to determine eligibility for disability benefits and health care benefits.