



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 may purchase Short Term Disability coverage.

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

Long Term Disability

Eligibility: 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:

Age at Disability	Maximum Period of Payment
Less than age 60	To age 65, but not less than 5 years
Age 60	60 months
Age 61	48 months
Age 62	42 months
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

Elimination Period: Benefits begin the day after 90 consecutive days of total disability.

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

Short Term Disability

The Short Term Disability benefit is offered through UNUM and, if approved, begins 14 days after the date of your disability (illness or injury) or exhaustion of sick leave, whichever is later. The benefit is designed to pay 60% of your weekly earnings, to a maximum of \$2,400 per week, if you are unable to work due to illness or injury. You must elect coverage and pay premiums to be eligible for Short Term Disability benefits. Faculty and staff who do not have a large amount of sick leave accrued are encouraged to consider purchasing Short Term Disability insurance.

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.



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