



# Disability Benefits

Westminster College's Short and Long Term Disability plans work together to help you pay your household and care expenses if you become disabled and cannot work.

## **Short Term Disability**

Westminster College's Short Term Disability plan is currently self-funded by the College and will pay up to 100% of your predisability salary for an eligible disability. This benefit may continue, if your eligible disability continues, for up to 6 months, to dovetail with the Long Term Disability plan.

## **Long Term Disability**

If your disability continues beyond the Short Term disability benefit period, you may qualify for Long Term disability benefits. Westminster College's Long Term Disability plan with MetLife will pay up to 60% of your pre-disability salary (to a maximum of \$7,500/month) after 6 months of eligible disability. This benefit may continue, if your eligible disability continues, until you recover or reach retirement age, whichever comes first.

The IRS says that if YOU pay the premium for your long term disability coverage with after tax \$\$, your long term disability benefits will not be considered taxable income. That means a lot if you are disabled and your income has been reduced to 60%. In order for you to have this enhanced benefit, the College will give you a "bonus" with each paycheck in the amount of your disability premium, and then will take that premium back out again as a deduction in order to satisfy the IRS.

## **When are you considered disabled?**

The definition of disability can change over time. During the first two years you receive Long Term Disability benefits you are considered disabled if you cannot do your job at Westminster College. After you have been receiving Long Term Disability benefit for two years, you are considered disabled if you are unable to do any job that is suitable for you, given your education, training, and experience.

## **Enrollment**

These benefits are paid for in full by Westminster College. You are automatically enrolled if you are an eligible employee who has satisfied the new hire waiting period.

Important information about your long term disability benefits can be found here:

[/pdf/human\\_resources/LTD Brochure.pdf](/pdf/human_resources/LTD%20Brochure.pdf)

[/pdf/human\\_resources/Life and LTD Certificate of Coverage.pdf](/pdf/human_resources/Life%20and%20LTD%20Certificate%20of%20Coverage.pdf)

[/pdf/human\\_resources/Life and LTD Certificate of Coverage Flight Instructors.pdf](/pdf/human_resources/Life%20and%20LTD%20Certificate%20of%20Coverage%20Flight%20Instructors.pdf)

[/pdf/human\\_resources/Long Term Disability Amendment to remove mental health, substance abuse benefit limitation.pdf](/pdf/human_resources/Long%20Term%20Disability%20Amendment%20to%20remove%20mental%20health,%20substance%20abuse%20benefit%20limitation.pdf)

[/pdf/human\\_resources/106654 - Westminster College - Cert6 \(Def of FT Life and DIS 7-1-05\).pdf](/pdf/human_resources/106654%20-%20Westminster%20College%20-%20Cert6%20(Def%20of%20FT%20Life%20and%20DIS%207-1-05).pdf)

## **Your Long Term Care Benefits**

***We all know someone who has had the burden of caring for an aging or invalid loved one – and know that the cost, both time and money, is high. Your disability coverages are meant to replace part of your income should you become disabled. Westminster also makes Long Term Care plans available to help you with the cost of caring for a loved one, or to help a loved one with the cost of caring for you.***

### **What is Long Term Care?**

Long Term Care is the type of care received either at home or in a care facility when someone needs assistance with *activities of daily living* such as bathing, dressing, eating, getting from place to place, etc., or when someone suffers *severe cognitive impairment* such as with Alzheimer’s disease.

This coverage is voluntary, meaning you may decide to purchase it or not. If you do, you have several Long Term Care plan choices. The full premium cost for the plan you choose will be deducted from your paycheck. The chart below briefly describes your options:

<b>Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>
<i>Who is eligible for coverage?</i>	Employee, Spouse, Employee’s or Spouse’s Parent, Grandparent, Domestic Partner, Sibling (min. age 18), or Child (min. age 18)		
<i>Inflation Protection</i>	Optional		
<i>Facility Monthly Benefit</i>	Choose \$1,000-\$6,000		
<i>Home Care Monthly Benefit</i>	\$1,000	\$1,000	\$1,000
<i>Facility Benefit Duration</i>	3 Years	6 Years	Unlimited
<i>Professional Home Care Benefit</i>	100%	100%	100%
<i>Lifetime Maximum (per \$1,000 of facility benefit chosen)</i>	\$36,000-\$216,000	\$72,000-\$432,000	Unlimited
<i>Benefits are payable after</i>	90 days	90 days	90 days

As with Voluntary Life Insurance, if you decide to enroll in Long Term Care *after you are initially eligible*, or if you enroll for coverage *over certain limits*, you may be required to complete a medical questionnaire before coverage is approved and issued.