



Disability Plan Facts

Short-Term Disability (STD)

Eligibility: Participants in the UCC Life Insurance and Disability Income (LIDI) Benefit Plan are eligible for STD benefits after being out of work for 30 consecutive days, if approved by MetLife.

Plan Participant's Responsibility: When a LIDI Plan participant's physician determines that disability will exceed 30 days, the participant should contact MetLife at **1.800.300.4296** to apply for STD. MetLife will inform the participant and the Pension Boards whether STD was approved or denied.

MetLife's Responsibility: Send a weekly check to the LIDI Plan participant that is 60% of his/her salary basis (cash plus housing allowance). The minimum weekly benefit is \$20; the maximum weekly benefit is \$1,384.62. The maximum duration of STD benefits is 22 weeks.

Employer's Responsibility: For the duration of STD (maximum 22 weeks), the employer continues to pay the participant's Annuity Plan dues and premiums for LIDI Plan and UCC Medical and Dental Benefits Plan coverage. Salary should not be paid while a Plan participant is on STD. If salary is paid, it reduces the amount of STD benefits payable dollar-for-dollar.

Taxes: STD benefits are taxable income. The LIDI Plan participant will receive a Form W-2 from the Pension Boards after year-end. Benefits paid to clergy with ministerial standing are eligible for the housing allowance exclusion.

NOTE: For pregnancy, short-term disability benefits are paid without regard to the 30-day waiting period. Unless complications warrant an extension, six weeks of short-term disability payments.

Long-Term Disability (LTD)

Eligibility: Participants in the UCC LIDI Benefit Plan who have been on STD for 22 weeks are eligible for LTD benefits, if approved by MetLife. If the LIDI Plan participant remains disabled, LTD benefits generally continue until age 65. Total lifetime benefits for LTD due to a behavioral health condition are limited to 24 months.

Plan Participant's Responsibility: Provide any medical information requested by MetLife; apply for Social Security Disability benefits and provide MetLife with proof of application; inform MetLife of approval or denial of a Social Security Disability benefit claim.

MetLife's Responsibility: Send a monthly check based on 66.67% of the salary basis (cash plus housing allowance). The minimum monthly benefit is \$100; the maximum monthly benefit is \$6,000. Benefits are reduced dollar-for-dollar by Social Security Disability benefits awarded to the Plan participant. MetLife pays the participant's Annuity Plan dues at 7% of salary basis, and provides premium free health, dental and LIDI coverage.

Employer's Responsibility: None. Once short-term disability ends, the employer is no longer responsible to make any contributions or pay any premiums or salary.

Taxes: LTD benefits are taxable income. The LIDI Plan participant will receive a Form W-2 from MetLife after year-end. Benefits paid to clergy with ministerial standing are eligible for the housing allowance exclusion.

