



Employee Guide to the Long-Term Disability and Survivor Benefit Plans

The County of Los Angeles is proud to offer Long-Term Disability (LTD) and Survivor Benefit (SB) plans to its *Choices, Options and Flex* participants. These plans provide you with a partial income replacement when you are unable to work for a prolonged period, and to your eligible survivors should you pass away.

LONG-TERM DISABILITY PLAN

A long-term disability is due to an illness or injury that completely prevents you from performing the duties of your County position for longer than a continuous six-month waiting period. After the waiting period and first 24 months of disability, the definition broadens to require that you be deemed “totally disabled” by the Social Security Administration.

Eligibility – *Choices, Options and Flex* employees that are members of the *Los Angeles County Employees Retirement Association (LACERA)* are eligible for LTD after five years or more of County service, or at any time if they are disabled as a direct result of an accepted workers’ compensation injury or illness.

LTD Replacement Income – LTD will provide 60% income replacement, based on your basic monthly compensation after completing the six-month waiting period.

Accessing LTD Benefits – If your doctor determines you will be disabled and unable to perform the duties of your own County position for a period longer than six months, contact *Sedgwick* (see box below).

Filing an LTD Claim – Both you and your doctor must complete the claim process. You will not receive benefits until each portion of the claim is reviewed and approved by *Sedgwick*. An LTD claim must be filed within one year of the first day of absence due to the disability.

Filing for Social Security Disability – You must also apply for Social Security Disability (SSD) within 30 days of filing your claim for LTD benefits. Information about SSD is available at www.socialsecurity.gov.

Paying Medical Premiums with LTD Health Insurance
Once you are approved for LTD, the County will pay 75% of your medical insurance premiums (100% if you enroll at annual benefits enrollment). However, you must maintain your medical coverage during your waiting period.

Additional LTD Basics:

- You must submit a separate LTD application, regardless of any other disability benefits you may be receiving (e.g., workers’ compensation benefits).
- Failure to file within the one-year eligibility window will impact your benefits.
- LTD benefits are paid monthly by *Sedgwick* and are taxable income subject to tax withholding for State and Federal taxes.
- You may return to work part-time, if approved by *Sedgwick*, your doctor, and, after an interactive process meeting with your Department. Seventy percent (70%) of any salary or income you earn will be subtracted from your monthly LTD benefit.
- To continue to receive compensation beyond the initial 24 months of benefit eligibility (up to age 65), you must be deemed “totally disabled” and unable to perform the duties of **any** occupation by the Social Security Administration as defined by the Federal Social Security Act (FSSA):
 - Those deemed totally disabled and in *LACERA* plans A-D and G will need to retire, if eligible.
 - Retirement Plan E members deemed totally disabled will be medically released.



HOW TO GET MORE INFORMATION AND ACCESS BENEFITS

For important rules and details on the LTD, LTD Health Insurance and Survivor Benefit plans:

- Download the LTD booklet at: http://hr.lacounty.gov/subsites/RTW/rtw_default.htm
- For LTD Health Insurance go to: <http://employee.hr.lacounty.gov/benefits-2/> for a *Choices, Options and Flex* Summary Plan Description or call the County Benefits Hotline at (213) 388-9982

To contact *Sedgwick* (County Third-Party Administrator) with questions or to file a claim:

- Call at (800) 786-8600
- File online at: <https://claimlookup.com/LACounty>



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Learn about the County's Long-Term Disability and Survivor Plans

See how to:

- File claims
- Contact the County's Disability Administrator
- Find more details

Additional LTD Basics *(continued from the other side):*

- If you start the LTD waiting period at age 62 or older, LTD benefits will be paid in accordance with a pre-established schedule available in the LTD booklet.
- For more information about the LTD plan, please see the LTD Booklet *(see box on the other side)*.

SURVIVOR BENEFIT PLAN

The Survivor Benefit Plan (SB) provides partial income replacement for your eligible spouse, domestic partner and children.

Spouse/Domestic Partner Eligibility – Your spouse or certified domestic partner may be eligible for SB if you were receiving LTD, or were eligible for LTD, immediately preceding your death.

Child Eligibility – If you do not have a surviving spouse or domestic partner, SB will be paid to your children until they reach age 18, or through age 21, if they are full-time students at an accredited school. Children include adopted children and stepchildren (if dependent on you for support and maintenance before your death).

Filing a Claim – Your survivor must contact your Department's Personnel Office to file a death report and receive guidance on the claims process.

SB Replacement Income – The SB provides 55% of the LTD benefit you were, or would have been, eligible for at the time of your death. SB is paid throughout the life of your spouse, your domestic partner, or (if there is no spouse/domestic partner) your children through age 17.

For more information about the LTD plan, please see the Long-Term Disability and Survivor Benefit Plan Booklet *(see box on the other side)*.