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# Fort Bend County Podcasts

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## Podcast Episode 17- UNUM – Long Term Disability

September 19, 2024

**Gina-** Welcome to this week's benefit detective podcast. I'm Gina.

**Wendy-** And I'm Wendy. (Doorbell) Let's welcome back Joy Horvath and Aaron Shisler with UNUM.

**Gina-** Hey, guys. How's it going?

**Joy-** Hey.

**Aaron-** Hello.

**Wendy-** And today we're going to talk about long term disability. So, Aaron, what is long term disability?

**Aaron-** Long term disability insurance is really meant to protect an employee's greatest asset which is their ability to earn an income. There's car insurance. There's life insurance. There's homeowners' insurance. All of those insurances are meant to protect an asset. Long term disability protects the ability to earn an income in the future. So, if you're unable to work, you file for long term disability. As long as you're unable to work due to injury or sickness, we will pay a benefit to replace your income.

**Gina-** Awesome.

**Wendy-** Yes.

**Gina-** If for some reason a person needs to do a long-term disability. I know it is a long lengthy process, you know. I have my portion for the employer side. The employee has their side, and the doctor has their side. If they qualify for long term disability, how long can they stay on it?

**Aaron-** Really, you can stay on long term disability as long as you're still unable to perform what we call the material and substantial duties of your occupation. Now as long as you're unable to perform those duties you'll still be considered disabled. The LTD coverage or long-term disability coverage will end at the end of the benefit duration which is typically around retirement age or if you're no longer disabled and able to go back into an occupation where it can earn an income similar to what you had at Fort Bend County.

**Gina-** Oh, so that brings me to my next question because what if a person qualifies for long term disability and they're on it and something happens that either they are now qualified to retire, or something happens where they have to retire. What happens then?



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**Aaron-** Really nothing. If they're going to retire or no longer work at the county as again as long as they're meeting the definition of disability in the contract they would continue to receive a benefit payment from Unum.

**Gina-** Oh, see that's good.

**Wendy-** Yeah. And what if an employee is on long term disability and also getting disability or workman's comp? How does that work?

**Aaron-** Yes. There are offsets within the contract. So, workers' compensation, Social Security disability income. Those will be considered an offset to your benefit and would be reduced from the benefit that UNIT would pay you.

**Gina-** Okay. That's good to know. Now, I know we've had this question come up in the in the past. So, Joy, what if a person passes away and they are currently on long term disability? What happens? Do they need a beneficiary? What happens in those circumstances?

**Joy-** So if they've been on disability for at least 180 or more days, we do have what we call a survivor benefit where we will pay a 3-month lump sum to their survivor. So, they do not need to name a beneficiary. It will be paid automatically to their spouse if there is one. If there is no spouse, it will be paid equally to any children that are under age 25. If neither of these survivors apply, you know, they're they don't have one, then that benefit will not be paid.

**Wendy-** That was a lot of information our members may not have been aware of.

**Gina-** Exactly. Well, that wraps up this week's benefit detective podcast. I'm Gina.

**Wendy-** And I'm Wendy. And be sure to listen every Thursday for our podcast.

**Gina-** And remember, the benefit detectives are here to help.