

Negotiated Long Term Disability

Frequently asked questions

How do I begin receiving my benefits?

Fill out and submit the following forms to MESSA:

- » Member Report for Short and Long Term Disability Income Benefits
- » Provider Report for Disability Benefits
- » Employer Statement for Short and Long Term Disability Income Benefits

You can find the forms at messa.org/forms or you can call the MESSA Disability Department at 800-247-6951 for assistance.

After you submit the forms, we may need additional medical documentation to evaluate your claim to determine if benefits can begin.

Once I have finished my waiting period, will I receive benefits from the time my disability began?

No, you will not receive disability benefits for the waiting period.

Can I freeze my sick time and/or vacation time under my LTD policy?

If you have a Modified Fill waiting period, you must use all of your sick time before your disability benefits can begin. If you have a Straight Wait waiting period, you may freeze your leave time if your employer allows it. Verification is required because any pay you receive from your employer during your claim period is subtracted from your disability benefit.

What does Modified Fill mean?

Modified Fill is a waiting or “qualifying period” that you must meet before benefits will be paid for LTD. During the waiting period, you must be totally disabled. With Modified Fill you must use all of your sick time, or you must wait a certain number of calendar days or work days, whichever is greater. (The number of days depends on your negotiated waiting period.)

Can I collect Short Term Disability and Long Term Disability at the same time?

Yes, but you will not receive full disability benefits from both policies. The income you receive from your Short Term Disability policy is subtracted from the income you are eligible to receive from your Long Term Disability policy.

Why does MESSA subtract other income I receive, such as Social Security Disability benefits?

Your disability insurance is an income protection policy. It's not designed to provide you with an income that is higher than what you would receive if you were working. Therefore, the policy is required to reduce the benefit by the amount of other income. This also helps keep LTD insurance costs down.

When does my medical insurance expire?

Check your contract or contact your employer. Many employer contracts will explain when your employer stops paying for your coverage.

What is the benefit amount?

Once your waiting period has been met, we use your contracted annual salary divided by 12 months then multiplied by the percentage negotiated in your contract. This is your monthly LTD benefit, also referred to as the adjusted monthly salary. From this amount we subtract any other source of income such as workers' compensation, Social Security, MPSERS, MERS, sick pay, pension, annuity, rehabilitation, full auto benefits, etc.

Does MESSA pay disability benefits for pregnancy?

Yes, pregnancy is covered the same as any other disability.

Why do I need to send MESSA additional information when my doctor has already told you I cannot return to work?

MESSA uses established, standard guidelines for normal recovery periods. When a disability lasts longer than these guidelines, our medical consultants review the medical documentation from your physician. The medical consultants verify that the medical documentation supports the disability and you need the extra recovery time your doctor recommends.

What happens when MESSA does not receive medical documentation to support my disability?

If MESSA does not receive the necessary medical documentation to support your disability, your benefits may not start, may be interrupted or may stop.

My doctor said that I am ready to return to work. What do I do next?

Call MESSA to let us know your doctor has allowed you to go back and on what date you can return. MESSA will need a copy of the release to work from your physician. Your LTD benefit will be paid through the day before the date your doctor says you are able to return to work.

If I have already received LTD and go back to work but just cannot make it, do I have to satisfy another waiting period before I receive benefits again?

It depends on the waiting period that is included in your LTD coverage. In many situations, the waiting period is reduced as long as you reinstate or maintain your previous long term coverage. Please contact the MESSA Disability Department to discuss your specific situation.

Is my disability income taxable?

Whether or not the portion for which you pay the premium is taxable depends on whether you pay that premium with pre- or post-tax dollars.

If your employer pays a portion or the entire premium, then that portion of your benefit is taxable. If you pay your entire disability premium with post-tax dollars while you are working, then your disability income is

non-taxable. If you pay your entire disability premium with pre-tax dollars while you are working, then your disability income is taxable.

How do my benefits affect my income tax?

Your disability income will be reported on a W-2 form by your employer as taxable or non-taxable income as described in the answer above.

Can I request MESSA to withhold federal income tax from my disability checks?

Yes. Call MESSA and request IRS Form W-4S (Request for Federal Income Tax Withholding from Sick Pay). You will have to complete and return the form to MESSA. We recommend that you contact a tax consultant for advice about how much of your income you should have withheld. Once we have received your completed W-4S, we will withhold federal taxes for you.

Does MESSA issue my W-2 form?

MESSA provides your employer with reports indicating all monies/taxes paid for disability benefits. Your employer is then responsible for issuing your W-2 form.

MESSA requires that I file for Social Security Disability. How do I do that?

You can apply for Social Security benefits online at ssa.gov/disability. If you are unable to complete the application online, you can apply by calling the Department of Social Security Administration at 800-772-1213. MESSA will need copies of all Social Security documentation for your file.

Social Security tells me if I am not off work for 12 months, I will not be awarded benefits. Why do I still need to apply?

You need to apply so that if your disability does last longer than 12 months, any disability benefits you are eligible to receive from Social Security will not be delayed unnecessarily.