

# MESSA Optional Long Term Disability (LTD)

## Commonly asked questions

### How do I start collecting benefits?

Go to the MESSA website ([www.messa.org](http://www.messa.org)) or call the MESSA Disability office at 800.247.6951 to obtain the necessary forms. MESSA Disability needs the following forms completed in their entirety:

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

Once we receive all of these completed forms, we may require additional medical documentation to evaluate your claim to determine if disability benefits can begin.

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

No, you will not be paid disability benefits for your waiting period.

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

Yes, you may. However, we require verification of this because any pay you receive at any time during your claim from your employer is subtracted from your LTD benefit.

### 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 money I receive (like Social Security Disability benefits) when I pay for this policy myself?

Your disability policy is income protection insurance. It is

not intended to provide you income that is greater than what you would receive if you were working. Therefore, the policy includes a provision to reduce the benefit by the amount of other income. This also keeps the cost of LTD insurance affordable.

### MESSA Optional LTD has a pre-existing clause. What does this mean?

If you were treated for your disabling condition in the three months before the date you became insured for Optional LTD, or the date you increased your monthly benefit, you would not be eligible to receive Optional LTD benefits or the increased monthly benefit amount, until you have met one of the following:

1. You have not received treatment for your disabling condition for three consecutive months.
2. Your Optional LTD policy or your increased benefit amount has been in effect for 12 months in a row.

Please call the MESSA Disability Department at 800.247.6951 for a detailed explanation.

### When does my health insurance run out?

Check your contract or contact your school business office. Many school employee contracts will explain when your employer stops paying for your coverage. Any additional questions regarding your MESSA health insurance while on LTD can be addressed by calling 888.888.4167, ext. 2988.

### How much money will I get?

The Maximum Monthly Benefit is the amount you elect to enroll for as determined by the amount of your contracted annual school salary. The contracted annual school salary includes only basic earnings and does not include overtime pay, bonuses, part-time employment, etc. From this amount, we subtract any other source of income (Workers' Compensation, Social Security, MPSER, sick pay, pension, annuity, full auto benefits, etc.).

**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 are verifying that the medical documentation supports disability and you need the extra recovery time your doctor is recommending.

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

Your benefits may not start or may be interrupted or stopped if we do not receive objective medical documentation to support your disability.

**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 released you to return to work and the date your doctor has said 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 I try to go back to work but just cannot make it, do I have to satisfy another waiting period before I receive benefits again?**

You do not have to satisfy another waiting period if: 1) your condition now is the same or is related to your previous disability and 2) it has not been more than six months from the last day you were considered disabled. Your benefits resume on the first day you miss work and you have been treated by a legally qualified physician who is verifying your disability through supportive medical documentation. If items one and two above are not both met, you do have to satisfy a new waiting period.

**Is my disability income taxable?**

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 and do so with after tax dollars while you are working, then your disability income is non-taxable. If you pay your entire disability premium and do so with before tax dollars while you are working, then your disability income is taxable. Whether or not the portion for which you pay the premium is taxable depends

on whether you pay that premium with before or after tax dollars.

**How will my benefits affect my income tax?**

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

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

Yes, you can. Call MESSA and we will send you a W-4S Request for Federal Income Tax Withholding from Sick Pay form for you to complete and return. 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?**

Call MESSA first if you need assistance. Otherwise, contact the nearest Social Security office. You may apply in person or, if your disability prevents this, you may call Social Security and schedule a telephone interview for application. Be sure to ask for a Proof of Application form. 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.

