



Long Term Disability Leave

Frequently Asked Questions

If your disability leave is expected to extend beyond the maximum short-term disability period, long-term disability may be available to you.

Do I qualify for the long-term disability benefit?

If you are a regular, full-time employee scheduled to work 30+ hours per week, and have completed 90 days of employment, you may be eligible for long-term disability benefits once your short-term disability claim period is exhausted.

What is my long-term disability benefit?

Long-term disability helps replace part of your income if you continue to be disabled after your short-term disability benefit has exhausted.

If the extension of your disability is foreseeable, the long-term disability claim application process will begin approximately one month prior to your short-term disability exhaustion. Your claim specialist at our third-party leave administrator will assist you with the transition. Updated documentation may be required from yourself or your physician to substantiate the long-term disability claim.

I live in a state that provides state-funded disability benefits. Where do I find information?

Several states have enacted laws which provide wage replacement to eligible workers who need to take time to care for themselves or their families. If you live in one of these states, you may be eligible for wage replacement benefits while you are on a leave of absence. To see if you live in such a state and to find additional information about your rights and/or state-provided benefits, please see visit your state government website or reach out to your assigned regional HRBP team.

Please note that these benefits run concurrently with any other paid time off and may reduce your disability benefit. Your total benefits received cannot exceed 100% of your regular wages.

My doctor has postponed my disability release date. What should I do?

If your return-to-work date has changed, notify your claim specialist as updated medical documentation may be required to extend your claim. You must also notify your assigned regional HRBP team.



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Will my current benefits elections continue to be active while I'm on leave?

Per the rules governing our health plans, benefits are terminated six months (180 days) from the start date of your leave. If you transition to long term disability and are out of work for that amount of time, or more, your benefits will be terminated. As a result, you will no longer have benefits while on long-term disability. See the Termination of Benefits Summary for additional details or reach out to your assigned Regional HRBP team with questions.