



Long Term Disability Leave

Frequently Asked Questions

If your disability leave extends beyond 26 weeks (180 days) and you are eligible, you will begin the long-term disability claim process during the 5th month of your leave.

Do I qualify for the long-term disability benefit?

If you are a regular, full-time, employee scheduled to work 30+ hours per week, you are eligible for long-term disability benefits once your short-term disability claim period ends (after six months).

How do I apply for long-term disability?

If you already have a short-term disability claim with Voya, they will transition your claim to long-term disability automatically. You should expect to hear from them about 4-6 weeks prior to your long-term disability transition date. If you have questions or have not heard about your transition from short-term to long-term disability, contact our disability administrator, Voya, directly. They can be reached Monday through Friday 8am-6pm at 888-973-3652 or any time at mybenefitshub.voya.com.

What is my long-term disability benefit?

If your disability persists for more than 26 weeks and you are approved through that entire duration under short-term disability, your long-term disability benefit will begin as of the 181st day. Payments may continue while you remain disabled and could last until you return to work, or you reach normal Social Security retirement age. Continued medical documentation and cooperation with your long-term disability claim specialist is necessary for continued benefits.

Your long-term disability benefit is 60% of your pre-disability income (maximum of \$15,000 per month). Pre-disability income is defined as gross income, including commissions and mileage, but excluding bonuses and overtime.

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 visit your state government website.



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Please note that these benefits run concurrently with any other paid time off and may reduce your company-paid disability benefit. Your total benefits received cannot exceed 100% of your regular wages. You must apply for these benefits directly through the state.

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

If your return-to-work date has changed, notify HRS@arcwoodenviro.com and your Voya claim specialist immediately.

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

Your benefits are terminated six months (180 days) from the start date of your leave. If you transition to long term disability, that means that you have been out of work for 6 months or more. As a result, you will no longer have benefits while on long-term disability. See the Termination of Benefits Summary for additional details.