



# Southern West Virginia Community and Technical College



The Southern West Virginia Community and Technical College provides you with Group Disability Insurance protection. Your disability insurance provides income replacement should you become disabled, and continues contributions to our retirement annuities. The College's disability plan is underwritten by The Standard. Complete details about this plan can be found in the Group Policy (located in your Benefits Office) and in your personal Certificate of Insurance. Here's a look at some of the plan's highlights.

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## Highlights of The Standard's Group Disability Insurance Plan

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### **Eligibility**

You are eligible for this insurance if you are in the following classes:

**Class 1** All active full-time permanent employees other than a faculty employee. A Class 1 employee must work at least 32 hours per week to be considered a full-time employee.

**Class 2** All full-time permanent faculty employees.

*Your insurance is effective on the date you become eligible, assuming you have made the proper written election. If you are a Class 1 employee and you did not make written election within 31 days after the date you become eligible, your insurance will be effective on the date The Standard approves your Proof of Good Health statement.*

### **Cost**

If you choose the affordable paycheck protection that group disability insurance provides, the cost of your premiums will be deducted from your paycheck. It's important to remember that group insurance rates are usually lower than individual policies and provide other important benefits and services free of charge. Mandatory participation is required for all faculty (Class 2) employees.

### **Definition of Disability**

"Disability" means you are completely unable to perform the duties of your **own** occupation for the first 24 months of disability. Afterwards, disability means your inability to perform the duties of **any** occupation for which you are reasonably suited by your education, training, or experience.

Partial disability benefits may be payable if you are able to return to work on a limited

basis after being continuously disabled for the benefit elimination period.

### **When Do Benefits Begin?**

For **faculty** members, benefits begin after the longer of: (A) 30 days of continuous disability or (B) any period you are eligible to receive payments under the sick leave or salary continuation program. For **non-faculty** employees, benefits begin after six months of continuous disability.

### **Benefits**

#### **Monthly Income Benefit**

The Monthly Income Benefit replaces 60% of your monthly wage base, up to a maximum of \$5,000 per month, before offsets. The minimum benefit payment is the greater of \$100 or 10% of the Monthly Income Benefit before offsets.

#### **Annuity Premium Benefit**

#### **Retirement Protection**

The Monthly Annuity Premium Benefit continues contributions to a TIAA-CREF retirement annuity while you are receiving disability benefits. (If you don't have a TIAA-CREF annuity, they will begin one for you when your disability benefits are approved). The amount of the monthly contribution is 12% of your monthly wage base.

#### **Annual Benefits Adjustment**

The Annual Benefit Adjustment increases your Monthly Income Benefit and your Annuity Premium Benefit annually by the lesser of the Consumer Price Index (CPI) or 3%, beginning 36 months after your benefits begin.

[More](#)

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### **Survivor Income Benefit**

This benefit helps your eligible dependents during the difficult time before life insurance benefits are received or Social Security is effective. Class 1 employees must be disabled for 12 months or longer and Class 2 employees must be disabled for 7 months or longer to be eligible for this benefit. The benefit will be paid in a lump sum, and equals your last monthly income payment multiplied by three.

### **Drug/Alcohol Abuse Coverage**

Disabilities resulting from these conditions are covered for 24 months of payments unless confined to a hospital or institution, in which case benefit may continue for the remainder of the confinement.

### **Other Information**

Each policy varies concerning the exclusions for which benefits are not paid. For example, disabilities caused by war, self-inflicted injuries, taking part in a felony, riot, or those that begin during the first year of coverage as a result of a pre-existing condition, are generally not covered. Nor will benefits be payable for any period during which a member is in prison, outside the US, its territories and possessions, or Canada, does not participate in rehabilitation, is not under the regular care of a physician, does not provide written proof of disability, or fails or refuses to be examined at Standard's request. Check the "exclusions and limitations" section of your certificate of insurance to see if there are exclusions that apply to you.

Assuming that you remain continuously disabled, the length of benefits depends on when disability began.

For members with disabilities beginning prior to age 60, benefits continue to age 65. If your disability begins between ages 60 and 64, benefits continue for 5 years. For disabilities between ages 65 and 68, benefits will continue to age 70. For all disabilities age 69 or over, benefits will be paid for one year.

**Long-term disability coverage protects you and your family against one of the worst results of disability—financial hardship. Don't miss this opportunity to help protect your paycheck by enrolling in this valuable, low-cost insurance plan.**

**If you would like more information concerning how to enroll in your long-term disability benefits plan, just call the Benefits Office.**