Long-Term Disability

Public Employees

Look inside for an overview of the generous LTD benefits paid for by your employer.

PEHP Serving the Employees Who Serve Utah

PEHP LTD: Your Reliable Safety Net

PEHP Long-Term Disability (LTD) is your safety net should you become disabled and unable to work. This important benefit is paid for by your employer at no cost to you.

After a three-month waiting period, LTD provides two-thirds of your regular monthly salary for accidental bodily injury, disease, or illness if you're unable to perform your regular job. If you're disabled by external force or violence while performing your job, you may be eligible to receive 100% of your regular salary.

After two years on LTD, if you can't perform any gainful employment, you may apply for "ongoing" LTD. To continue receiving the benefit, you must be unable to perform any gainful employment due to physical disability.

LTD Basics	
Benefit Amount	Two-thirds of your salary
Waiting Period	Three months
First 24 months of LTD	Must be unable to perform your regular job
After 24 months of LTD	Must be unable to perform any gainful employment due to physical disability (includes sedentary work)
Maximum Benefit	Age 65* or retirement with Utah Retirement Systems**
Line of Duty Benefit (External Force/Violence)	100% of regular salary

*Exception is if date of disability is age 60+. See Page 4.
**Go to www.urs.org to find out the years of service required for you to retire.

Note: This brochure offers a brief overview only. For more detailed information about your LTD benefits, go to www.pehp.org.

Learn More About PEHP LTD

Answers to our most frequently asked questions

When should I apply for LTD benefits?
You can apply for LTD benefits if you are unable to perform your regular job and have a last day of work in your regular job.

We encourage you to apply as soon as you stop working in your regular job.

How do I apply for LTD benefits?
Contact our office for a phone interview and then you will be mailed an application and other forms to sign. See contact information on the back page.

Are there limits to my benefit?
Medical or psychiatric conditions that existed prior to eligibility may not be a basis for LTD benefits until you have had one year of continuous LTD eligibility.

For disabilities caused by psychiatric illness, benefits are limited to the first initial 24 months unless you're institutionalized.

Vocational Rehabilitation	Counseling available.
Rehabilitative Employment	May be able to work while on LTD. Requires prior approval. LTD benefits partially reduced.
Extra Funds for Psychological Care	LTD may reimburse for copays for care while on LTD for psychological reasons. Requires prior approval.

See www.pehp.org or Title 49 for detail.

What happens to my URS retirement accrual while I am on LTD?

» **If you were hired before July 1, 2011**, you will continue to earn years of service toward your URS retirement.

» **If you were hired on or after July 1, 2011**, you may continue to earn years of service credit toward URS retirement if your employer has signed a benefit protection contract. Check with your employer.

How does PEHP LTD confirm I am disabled?
We must confirm your disability and impairment with objective medical documentation. We do this by collecting and reviewing medical records from your healthcare providers.

How long can I receive LTD benefits?

If you are unable to perform your regular job and you remain disabled, you may remain on disability up to 24 months. At the end of 24 months, you can apply for ongoing benefits if you can't perform any gainful employment, based on objective medical documentation.

As long as you meet the disability requirements you can remain on LTD until you reach age 65 or have enough years of service toward retirement to retire, whichever comes first.

If you become disabled at or after age 60, LTD is payable as follows (unless you accrue enough years of service toward retirement to retire first):

Age 60 or 61	»	five years
Age 62 or 63	»	four years
Age 64 or 65	»	three years
Age 66, 67 or 68	»	two years
Age 69 or older	»	one year

PEHP Long-Term Disability

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Does other income affect my LTD benefits?

LTD benefits are reduced when you receive income from sources such as Social Security, workers' compensation, third-party payments, sick/vacation pay and wages from rehabilitative employment.

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The LTD Program is established by Title 49 of Utah Code at 49-21-101. The information here provides a general description of benefits provided and is for informational purposes only. No error, misrepresentation or ambiguity in this information creates any rights or benefits not expressly granted by Utah Code Title 49.

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