Employee Guide to the MegaFlex Short-Term Disability and Long-Term Disability Plans

The County of Los Angeles is proud to offer Short-Term Disability (STD) and Long-Term Disability (LTD) plans to its MegaFlex participants. These plans offer partial income replacement when you are unable to work for a prolonged period of time.

SHORT-TERM DISABILITY PLAN

A short-term disability is an illness, injury, or pregnancy that prevents you from performing your regular and customary job duties, or any modified job duties, for a period of six months or less.

Here are the key features of STD coverage:

Core STD Coverage – All *MegaFlex* participants receive County-paid income replacement equal to 70% of their monthly salary. Benefits begin after a *14-consecutive-calendar-day waiting period* from the start of your disability and continue for up to 182 days.

Additional STD Coverage – Each year during annual benefits enrollment, you may purchase additional coverage that replaces 100% of your monthly salary for the first 21 days, after a *7-day waiting period*, and 80% coverage for up to 161 additional days.

Accessing STD Benefits – If you have a disability that will go beyond your waiting period or know you will be experiencing a planned medical leave, you may file for STD early. Contact the County's Disability Administrator, *Sedgwick*, as soon as possible (see box, bottom right). To avoid penalties and delays, make sure you and your doctor contact *Sedgwick* within 29 calendar days of your disability date.

Additional STD Basics:

- STD benefits are subject to State and Federal tax withholdings.
- To receive STD benefits, you must be on a 5-day/40-hour work week schedule (8-hours a day); retroactive to the first approved day of disability.
- STD benefits are paid by the County on regular County paydays and are paid at a daily rate for each day you are entitled to receive benefits.
- You may return to work part-time on a modified or reduced work schedule if both *Sedgwick* and your doctor have approved. Also, you will need to have participated in an Interactive Process Meeting (IPM) with your Department. The part-time work pay will offset your STD benefit.
- If you receive STD while also receiving workers' compensation (WC), your total salary replacement percentage cannot exceed 70%, so your STD benefits will be reduced by your WC amount. Keep in mind that WC is tax-free, but STD is taxable income.

LONG-TERM DISABILITY PLAN

A long-term disability is an illness or injury that completely prevents you from performing the duties of your own County position for longer than a six-month waiting period after disability designation. After the waiting period and the subsequent 24 months of disability, the definition broadens and requires you to be deemed "totally disabled" by the Social Security Adinistration.



Eligibility – Members of *Los Angeles County Employees Retirement Association (LACERA)* plans are eligible to purchase LTD coverage. You may purchase coverage when you first become eligible for *MegaFlex* or during the County's annual benefits enrollment each October. Plan E members receive a "core" 40% LTD benefit after five years or more of County service.

LTD Coverage Levels – You may elect to buy LTD benefit insurance to cover either 40% or 60% of income replacement; the benefit amount will be calculated on the average base salary you received one year (12 months) before you became disabled.

Accessing LTD Benefits – If your doctor determines that you will be disabled and unable to perform the duties of your County position for a period longer than six months, contact *Sedgwick* (see box below).

HOW TO GET MORE INFORMATION AND ACCESS BENEFITS

For important rules and details on the MegaFlex STD, LTD, and LTD Health Insurance plans:

- Go to https://tinyurl.com/LACBenefits and look for the *MegaFlex* Summary Plan Description in the *MegaFlex* tab; and
- Download the STD or LTD booklets at: https://tinyurl.com/MegaFlexDisability

To contact Sedgwick** (County Third-Party Administrator) **with questions or to file a claim:

- Call (800) 786-8600
- File online at: https://tinyurl.com/LACClaim

— Turn over for more information on LTD plans

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Department of Human Resources

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LEARN ABOUT THE COUNTY'S *MEGAFLEX* SHORT-TERM AND LONG-TERM DISABILITY PLANS

SEE HOW TO:

- File claims
- Contact the County's DisabilityAdministrator
- Find more details

LONG-TERM DISABILITY PLAN *(continued from other side)*

Filing an LTD Claim – Both you and your doctor must complete the claim process. You will not receive benefits until each portion of the claim is reviewed and approved by *Sedgwick*. An LTD claim must be filed within one-year of the first day of absence due to the disability.

Filing for Social Security Disability – You must also apply for Social Security Disability (SSD) within 30 days of filing your claim for LTD benefits. Information about SSD is available at www.socialsecurity.gov.

Paying Medical Premiums with LTD Health Insurance – Once you are approved for LTD benefits, the County will pay 75% of your medical insurance premiums (unless you purchased 100% coverage at the annual benefits enrollment). However, you must maintain your medical coverage during your waiting period.

Additional LTD Basics:

- You must submit a separate LTD application, regardless of any other disability benefits you may be receiving (e.g., workers' compensation benefits).
- Failure to file within the one-year eligibility window will impact your benefits.
- LTD benefits are paid one month in arrears by *Sedgwick* and are subject to the State and Federal tax witholdings.
- You may be able to return to work part-time under certain circumstances if:
  - Your doctor has released you to work part-time, and
  - *Sedgwick* agrees with the authorization, and
  - Your department has conducted an Interactive Process Meeting (IPM) and is able to accommodate a part-time assignment.
- To continue to receive compensation beyond the initial 24 months of benefit eligibility (up to age 65), you must be deemed "totally disabled" by the Social Security Administration and unable to perform the duties of ***any*** occupation as defined by the Federal Social Security Act (FSSA):
  - Those deemed totally disabled and in *LACERA* plans A-D and G will need to retire, if eligible.
  - Retirement Plan E members deemed totally disabled will be medically released.
- If you start the LTD waiting period at age 62 or older, your LTD benefits will be limited in duration (see the LTD booklet for a schedule of maximum duration).

For more information, see the Long-Term Disability and Survivor Benefit Plan booklet *(see box on the other side)*

This Employee Guide is not an official Summary Plan Description (SPD) or official plan document. In the event of any conflicts or inconsistencies between this flyer and the provisions of the Los Angeles County Code, the Los Angeles County Code shall prevail. *Flyer Plan-Year 2023*

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