

Long-Term Disability Benefits

What Happens If I Work?

The *Work Incentives Connection* specializes in helping people understand how public benefit programs are affected by working. We know that private long-term disability (LTD) benefits are often a large portion of a household's budget. This flyer is intended to help you work with your long-term disability provider to determine the impact of earnings on your long-term disability payments.

The first question about long-term disability is usually, "Whom do I call for information?" Unfortunately, there is not one answer that applies to all situations. If you have your policy through an employer, you may want to talk with the company's Human Resource department. They may have the answers to your questions or know whom you should contact. If you purchased the policy yourself, you could call the agent who sold you the policy to get information. In most cases, the company that is providing the long-term disability payment has a customer service line that can help point you in the right direction if other sources have not been able to answer your questions. When calling your long-term disability provider, be sure that the Customer Service Representative you speak to is familiar with your particular policy. This will help insure that you get the most accurate information.

It is usually helpful to have a copy of your long-term disability policy when calling your provider. Many people are not able to locate copies of their policies. If this is the case for you, one of your first questions for your provider's Customer Service Representative is to ask for a copy of your policy. If your long-term disability provider says that they are unable to provide you with a copy, you may want to call the Minnesota Department of Commerce for assistance. (See phone number at the end of this fact sheet.)

If you are getting long-term disability and thinking about working, here are some questions you may want to ask your long-term disability provider about your benefits. This is not an all-inclusive list and every question here may not apply to your situation. The purpose of these questions is to help you determine how earnings would affect your long-term disability eligibility or cash payment. You may have other questions you need answered as well.

Employment:

- 1) If I work, does my long-term disability benefit partially decrease or is it an "all or nothing" benefit?
- 2) If I accept a part-time job, what is the impact on my long-term disability payments?
- 3) If I accept a full-time job, what is the impact on my long-term disability payments?
- 4) If I am able to return to work, should I expect some type of medical review by my long-term disability provider? If so, what does that involve?
- 5) Are there different rules for how earnings affect my long-term disability payment, depending on how long I have received these payments or based on when I start work?
- 6) When can I expect changes to my long-term disability benefits to take effect if I start working?

Employment (continued):

- 7) Is my long-term disability benefit offset by Social Security Disability Insurance payments? If my Social Security Disability Insurance (SSDI) stops due to earnings, would my long-term disability payment increase?
- 8) What if I take a job with a different employer than the employer I had before I was disabled?
- 9) To whom at my long-term disability provider do I report work or earnings?
- 10) If I am interested in looking for work, do you have people who can assist me?

Getting Long-Term Disability back if employment is not successful:

- 11) What happens if I try to work and am unable to continue? Can I get the long-term disability payments back?

- 12) What is the process for getting the benefit back?
- 13) Do I need to have another disability review?
- 14) What is the process for determining my eligibility?

If you are concerned about your long-term disability provider deciding you are not disabled if you work, you may want to ask:

- 15) How do you decide I am no longer disabled?
- 16) Are there reviews of my disability status? If so, when can I expect those reviews and what can I expect?
- 17) If I disagree with the disability decision, what are my appeal rights?

**If you have questions or problems related to your private long-term disability benefits the Department of Commerce may be able to offer assistance:
651-296-2488, Extension 1 for Insurance Complaints.**

**WORK INCENTIVES
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**For information about how work may affect your government benefits, contact the Work Incentives Connection at:
651-632-5113 or 1-800-976-6728**

www.mnworkincentives.com