

### ASRS LTD Plan Highlights

- LTD benefits are limited benefits i.e. partial income replacement and subject to changing definition of disability over time; minimum and maximum benefit amounts and a maximum duration of time during which benefits may be received. REVIEW YOUR ASRS INFORMATION BROCHURE CAREFULLY.
- You must file your ASRS LTD claim within 12 months of the commencement of your disability. A participant who files an initial claim for LTD benefits more than twelve months after the date of disability is not eligible for benefits unless the participant shows ASRS good cause for filing late.
- There is a six-month waiting period for LTD benefits to begin; the waiting period begins the first day the employee no longer works in their own job with the City of Mesa and is unable to return to regular work due to the injury/illness.
- During the first 30 months of a disability, including the six-month waiting period, you are considered totally disabled if you are under the care of a licensed physician and are unable to perform all of the duties of the job you held when you became disabled (your **own occupation**); after the first 30 months you are considered totally disabled if you are under the care of a licensed physician and unable to perform all the material duties of **any occupation** for which you are or may reasonably become qualified based on your education, training or experience.
- LTD benefits pay 66 2/3% of your base wages, LESS any other income that is received (including, but not limited to Social Security and Workers' Compensation benefits) with a minimum monthly benefit of \$50 per month.
- Your age at the commencement of your disability will determine the maximum duration during which you can receive LTD benefits, regardless of whether or not you otherwise remain disabled.
- LTD applicants must also apply for Social Security Disability benefits - this can be done by calling the Social Security Administration Office at 1-800-772-1213. If you are not eligible for Social Security disability benefits for any reason, you must still apply and receive a denial of benefits. Whether or not you receive a Social Security Disability award has no bearing on the outcome of your ASRS LTD claim.
- If you are concurrently eligible to apply for a normal retirement under ASRS, you can contact Brenda Beckett in Human Resources at ext. 6020 to obtain information regarding that process and ASRS pension benefits.

### City of Mesa Health Care Benefit Information

- If you are eligible for Medical Retirement, City of Mesa Retiree Health Plan benefits (medical, dental and vision care benefits) may start or continue while you are Medically Retired and receiving an ASRS LTD benefit. The premiums that you must pay monthly for these benefits, while you are a medical retiree, will be calculated using your date of hire and a calculation of 20-years of service. (Note, if you elect and pay for medical coverage while you are medically retired, EAP benefits will be provided at no additional charge during the first 18 months of Retiree Medical coverage.)
- If you were eligible for a Normal Retirement at the time you commenced your Medical Retirement and your LTD benefits terminate for any reason, you may continue in a City of Mesa Retiree Health Plan as a Normal Retiree. You would be subject to the premium rates as a Normal Retiree with your original hire date and length of service calculation for rates (or you may be eligible for ASRS Health Plan coverage in lieu of City of Mesa Retiree Health Plan coverage). The passage of time during your Medical Retirement period does not add to your employment service with the City for purposes of determining Normal Retirement health plan eligibility and costs.
- Once you are no longer eligible as a medical retiree your premiums will be recalculated as a Normal Retirement (if eligible) using your hire date for years of service calculation.
- Otherwise, when your LTD benefits terminate you may be eligible for City of Mesa COBRA Continuation Coverage at your full expense for up to 18 months after your Medical Retirement and LTD benefits have ended.

### City of Mesa Life Insurance Waiver and Conversion

- You may be eligible to apply for a Life Insurance Premium Waiver benefit on your City sponsored basic and supplemental life insurance coverage (through the carrier, Reliance Standard Life Insurance Company - RSLI).
- If your Premium Waiver application is approved by RSLI, your current life insurance coverage amounts with the City can continue without a premium owed by you or the City for a period of time after you medically retire. Any premiums that may have already been paid from the start of the total disability will be returned after the premium waiver is approved.
- Premium Waiver life insurance coverage is limited to the amount of basic group life coverage and any applicable supplemental group life coverage that was in force for you, your spouse, and your dependents at the time that your Total Disability began, excluding any additional benefits.
- RSLI will ask you to submit annual proof of continued total disability and may require you to be examined by a physician approved by the carrier to continue your Premium Waiver benefit during a medical retirement period.
- Note that the definition of Total Disability may be different for RSLI than it is for ASRS.
- If the Life Insurance Premium Waiver is denied then the employee will be given the option to have life insurance coverage converted to an individual whole life policy at your full expense; for additional information about this conversion option please contact the Employee Benefits Administration Office for more information.

### City of Mesa AD&D Benefit Information

- If you were covered by a City sponsored AD&D benefit while actively employed, you may be eligible to convert that policy to an individual policy at your own expense at any time that it is no longer in force.
- Conversion application is available through the carrier Reliance Standard Life Insurance (RSLI) and must be completed within 31 days of your end of active coverage date.

### Contact Information

- **Long Term Disability** - Broadspire makes all initial decisions regarding LTD claims submitted under the ASRS LTD Benefit. If you have questions about the plan and its administration please contact Broadspire at 1(877) 232-0596.
- **Life Insurance Premium Waiver** – RSLI makes all decisions regarding claims submitted for Life Insurance Premium Waiver and conversion. Please contact Reliance Standard Insurance Company at 1(800) 351-7500 if you have any questions.
- **City of Mesa Employee Benefits Administration Office** – For the Life Insurance Conversion Rate Chart and Conversion/Portability Applications please visit the City of Mesa Benefits website at [www.mesaaz.gov/benefits](http://www.mesaaz.gov/benefits). For questions regarding the City of Mesa health benefits (including COBRA) or for assistance with submitting a Long Term Disability claim, a Life Insurance Premium Waiver, or for information on life insurance or AD&D conversion please contact the Benefits Office at (480) 644-2299 or via email at [Benefits.Info@mesaaz.gov](mailto:Benefits.Info@mesaaz.gov).