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Frequently Asked Questions

The below questions and answers do not constitute a full description of coverage. They are intended to be a general guide to the Disability plan. For a complete description of coverage, please refer to the certificate of insurance.

Who is this Disability insurance plan underwritten by?

The Standard Insurance Company (The Standard) has partnered with Gabor to offer this plan. The Standard is a leading provider of group disability Insurance programs to institutions of higher education throughout the United States.

What constitutes Disability?

During the benefit waiting period and until Long Term Disability (LTD) benefits have been paid for 24 months you are disabled if as a result of sickness, injury, or pregnancy you cannot perform the material duties of your own occupation.

What is considered a “Catastrophic Disability”?

A catastrophic disability is one that keeps you from performing two of six activities of daily living without hands-on assistance or causes you to suffer a severe cognitive impairment. The activities of daily living are: Bathing, Continence, Dressing, Eating, Toileting and Transferring.

Do I have to be totally disabled for benefits to be paid to me?

No. This disability plan emphasizes a return to work and pays benefits even if you are working part time and in a reduced capacity. You never have to be totally disabled to qualify for a disability benefit, but you do need to suffer a 20% income loss working while disabled.



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How long do I have to be disabled before I can receive benefits?

There are two options available to you. You may choose a plan that pays after 30 days or a plan that pays after 90 days of disability.

How often do I receive benefits?

If you chose the 30-day plan, benefits from day 30 to day 90 will be paid weekly through a Short-Term Disability (STD) plan. After 90 days of disability (or if you chose the 90-day plan), benefits are paid monthly through an LTD plan. Benefits are paid a week in arrears under the 30-day plan and a month in arrears on the 90-day plan.

When should I file a claim?

You should file a claim when you are no longer working or have reduced your work schedule due to a disability and expect to continue to be disabled beyond the 30- or 90-day waiting period you elected. If you are uncertain about how long you will be absent or whether you should file a claim or not, we suggest that you file your claim. This offers you some peace of mind and allows for The Standard to begin its review and issue a timely payment if appropriate. You may report a claim up to four weeks in advance of a planned disability absence, such as childbirth or scheduled surgery. The “disability date” is determined using the medical information provided by your physician(s) to Standard during the claims process.

What if I am out but receiving sick pay? Will that affect my claim?

This will not affect the status of your claim but any income from sick or other salary continuation would be offset as outlined under “Deductible Income”. The benefit has a minimum monthly provision that is still payable even if the income is fully offset.



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What are my Disability benefits?

Benefits are 60% of your earnings less deductible income. If you choose the 30-day plan, the first 60 days of benefits are paid to you weekly up to \$3,462 per week. After 90 days (or if you chose the 90-day plan), benefits are paid to you monthly up to \$15,000 per month.

*** Note- the 30-day elimination plan pays 66 2/3 of your pre-disability earning less deductible income through the 90th day. After the 90 days your benefits pay at the 60%

***If your disability is catastrophic, after 90 days, your benefit will be paid at 80% (as opposed to 60%) up to \$20,000 per month.

How long are Disability benefits payable?

In the event of a disability that is NOT considered catastrophic, the maximum length of time your benefits are payable is based on your age when disability begins, **even if you are past Social Security Normal Retirement Age**, as illustrated in the schedule below.

Age When Disability Begins

Maximum Benefit Period

61 or younger longer	To age 65, to SSNRA, or 3 years & 6 months, whichever is longer
62	To SSNRA, or 3 years & 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years & 6 months, whichever is longer
65	2 years
66	1 year & 9 months
67	1 year & 6 months
68	1 year & 3 months
69	1 year

If your disability is catastrophic, benefits may be payable until death even if you live past age 100!



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I am pass Social Security Normal Retirement Age; will I still get a Disability Benefit?

Yes. Please see the schedule above.

Are my Disability benefits taxable?

No, you will receive your disability benefits from The Standard on a tax-free basis.

Will my Disability benefit be reduced by any other source of income (deductible income)?

Yes, there are other sources of income that you may receive while disabled which can be used to reduce your disability benefit paid by The Standard. The intent of this disability plan is to get you to 60% of your income subject to maximum benefits and other sources of income. Other Sources of income include, but are not limited to Social Security disability benefits, workers compensation benefits, paid benefits from a salary continuation or sick leave plan, part time work earnings, and other group disability benefits. For a complete description of deductible sources of income, please see the certificates of coverage.

What else should I know about other sources of income (deductible income)?

The Additional 20% benefit paid for catastrophic disabilities (the amount from 60% to 80%) will NOT be reduced by deductible sources of income.

Early Retirement benefits from the DROP program are NOT considered deductible sources of income.

Regardless of deductible sources of income a minimum benefit will always be paid. Under the 30 day plan the minimum benefit for the first 60 days is the greater of \$25 or 10% of your disability benefit paid on a weekly basis. After 90 days of disability (or if you choose the 90-day plan) the minimum benefit is the greater of \$100 or 10% of your disability benefit paid on a monthly basis.



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What if I have a pre-existing condition?

The plan has a pre-existing condition exclusion for any benefits payable after 90- days. Pre-existing condition is defined in the certificate of coverage. LTD Benefits are not payable for a disability caused by a pre-existing condition or medical or surgical treatment of a pre-existing condition unless, on the date you became disabled, you have been continuously insured for 12 months under the disability plan.

Are there any other limitations or exclusions under the plan?

Limitations and exclusions include, but are not limited to, disabilities caused by an act of war, disabilities that are self- inflicted, and disabilities resulting from participation in a crime.

Also, disabilities related to substance abuse or mental disorders are limited to 24 months per occurrence under the Long-Term Disability plan. For a full list of limitation and exclusions, please see the certificate of coverage.

What earnings are used to determine Disability Benefits for nine-month faculty?

For a nine-month faculty member, the nine-month salary is used to determine disability benefits.

***Note: we annualize the 9-month salary to determine the monthly LTD benefit.**