

# DISABILITY OVERVIEW

## To be eligible for disability, an employee must:

- Be enrolled in the SoNM Disability Plan,
- Have paid disability premiums for at least 12 consecutive months, and
- Suffer a disabling, *non-work-related illness or injury* that prevents the employee from working in any capacity

## There are three types of disability coverage:

- **Short-Term Disability (STD)** - (up to 6 months following 28 day elimination period)
- **Long-Term Disability (LTD)** - (up to 18 months\* following 6 months of STD)
- **Short-Term Disability Maternity Leave** - (following 28 day elimination period)

## Initial Application: due within 45 days\* of date of claim (from last day worked)

### Employee Submission Checklist:

- Completed Employee Sheet
- Claimant Responsibility Sheet
- Signed Signature Page
- Completed Physician Form
- Attachment pages as needed

### Employer Submission Checklist:

- Completed Employer Sheet
- Agency Responsibilities Sheet and optional Supervisor Responsibilities Sheet
- Copy of Disability Premium Payments
- Copy of Wages Paid
- Copy of Leave Balances
  - Calculated after 28-day Elimination Period
- Attachment pages as needed

## Ongoing Review

### Short-Term Disability

- Employee must continue to pay premiums through HR Representative/Employer during STD
- Physician forms and updates are due every 4-6 weeks or as indicated by Erisa
- Disability benefit is calculated at 60% of gross earnings while on STD, less any deductible sources of income
- Important; Erisa must be notified if/when the employee returns to work. Any benefits paid out after the employee has returned to work must be paid back to the State of New Mexico within 30 days.

### Long-Term Disability

- Employee is no longer required to pay premiums while on LTD
- Long Term Disability benefits last for up to 18 months while eligibility requirements are still being met.
- Employee must apply for Social Security Disability Insurance (SSDI) and Retirement Disability **within 45 days\*** of being approved for LTD in order to stay eligible for long-term disability benefits. If denied, the claimant must appeal and provide proof of application to Erisa, or the employee will lose eligibility for LTD.
- Once the employee begins to receive SSDI payments and/or PERA early withdrawal, he/she must notify Erisa as soon as possible. Any overpayments must be repaid within 30 days.
- While on LTD, the employee must continue to provide physician updates every 6 weeks.

### Maternity Benefits

- For vaginal delivery, benefits cover 6 weeks, which includes the 4-week elimination period, leaving 2 weeks of paid claims.
- For cesarean delivery, benefits cover 8 weeks, which includes the 4-week elimination period, leaving 4 weeks of paid claims (these may be adjusted in the case of complications).

**\*Policy Changes:** 1) deadlines are now 45 days long instead of 90 days; 2) LTD is now 18 months instead of 24 months.