

# Protecting Your Employees' Well-Being

Short-Term Disability  
Long-Term Disability



CUSTOMIZED OPTIONS WITH  
EXCEPTIONAL SERVICE OFFERED BY:

**HealthTrust**



Special thanks to our featured Member group, Town of Hudson employees, pictured above: (left to right, back row) Matt Blazon, Police Officer; Sarah Graham, Firefighter; Kevin Hussey, Jr., Highway Truck Driver/Laborer; (left to right, front row) Donna Graham, Executive Assistant; Kathleen Wilson, Human Services Specialist, and Susan Kaempf, Administrative Aide.

# Why Provide Disability Coverage?

Most Americans live paycheck to paycheck. All it takes is one setback – one injury or illness – to put them on a path toward financial ruin. Medical problems contribute to 62 percent of all personal bankruptcies and more than half of all home foreclosures, according to the Council for Disability Awareness.

Disability coverage is a safety net that can prevent a health issue from becoming a financial crisis. By choosing HealthTrust you can offer your employees short-term disability and long-term disability coverage for low costs, making your benefits package more robust, and ensuring your employees have the protection they need.

- **Your employees *need* this coverage.** More than one in four people will experience a disability before reaching age 67, according to the Social Security Administration, and studies reveal nearly half of Americans don't have enough savings to cover an emergency.
- **Your employees *want* this coverage.** Providing disability coverage can help you recruit and retain the best employees. When surveyed, nearly **9 out of 10 workers** say having disability coverage is important to them and they would be willing to pay at least some of the monthly premiums to have it.
- **You can protect your employees for low costs to your group.** Disability coverage is a cost-effective way to make your benefits package more robust.
- **You can reduce “presenteeism.”** Having your employees at work isn't enough; they also need to be productive. Presenteeism (sick, injured or otherwise distressed employees coming to work, but underperforming) accounts for as much as 75 percent of lost employee productivity in the U.S. Disability coverage can reduce presenteeism and allow your employees to recover from sickness and injury so they are fully productive when they return to work.
- **Your employees know you care.** Adding disability coverage to your benefits package shows your employees you want them to be protected, no matter what challenges arise.

**HealthTrust**

**800.527.5001**

[www.healthtrustnh.org](http://www.healthtrustnh.org)

## CASE STUDY

**Carol,**  
bookkeeper in a school office

**Disabling event:** A complicated pregnancy caused her to be bedridden before delivery and required a Caesarean section.

**Out of work:** 16 weeks

**Weekly salary:** \$499.96

**Short-term disability benefit:** 66.67% of her weekly wage

**Outcome:** Carol received \$333.32/week, for a total of \$5,333.12 over 16 weeks and was able to recover completely before returning to work.

**STD premium:**  
**\$16.38 per month**

## HealthTrust's Short-Term Disability (STD) Coverage

**Purpose:** When sick leave is not enough, STD provides employees a percentage of their salary if they become temporarily disabled and are unable to work for a short period of time.

- Administered directly by HealthTrust. All claims are processed in-house within seven days, usually sooner.
- Several plan options are available that typically pay 60 or 66<sup>2</sup>/<sub>3</sub> percent of an employee's income for up to 13 or 26 weeks, depending on the plan.
- Available for active employees who work at least 20 hours per week.
- We can customize benefits to your group's specific needs.
- HealthTrust sends the gross benefit check directly to you, the Member group. This process allows you to re-issue the benefit to the employee as payroll and deduct all applicable withholdings, such as retirement and insurance premiums.
- Existing employees of groups new to HealthTrust are covered beginning the first day the employer's HealthTrust coverage becomes active.
- New employees of HealthTrust groups can be eligible as soon as the first day of the month following the date of hire.
- Benefit waiting periods are customizable and can be set for both accident- and illness-related disabilities. One common example: Benefits could be payable one calendar day after an accident or eight calendar days after the onset of an illness.

### CASE STUDY

#### Bill, firefighter

**Disabling event:** Fell off a ladder at home and hit his head, resulting in a subdural hematoma, traumatic brain injury.

**Out of work:** Indefinitely

**Weekly salary:** \$1,029.42.

**Short-Term Disability Benefit:** 66.67% of his weekly income. For the 26 weeks of his STD benefit, Bill received a total of \$17,844.06 or \$686.31/week.

**Long-Term Disability Benefit:** When his STD ran out, Bill transitioned to LTD, which provided 60 percent of his full-time monthly salary, or \$2,676.49 per month. He will receive this amount until he can return to work or becomes eligible for Social Security.

**Outcome:** Although he has been unable to return to work, Bill's family is making ends meet with some savings and his disability payments.

**STD premium:**  
\$18.06 per month  
**LTD premium:**  
\$19.13 per month

## HealthTrust's Long-Term Disability (LTD) Coverage

**Purpose:** LTD picks up where sick leave or STD ends to provide income over a longer period.

- Provided in partnership with National Insurance Services and Madison National Life Insurance Company, who, like HealthTrust, cover the public sector exclusively.
- Typically pays 60 percent of an employee's wages and may begin as early as 90 or 180 days after a disability-causing event.
- Can be coordinated to begin when short-term disability plan ends for uninterrupted benefits.
- Once the LTD claim is approved, there are no monthly premiums.
- Helps employees transition back to work, when possible.
  - All LTD plans offer a progressive partial benefit for employees who are able to return to work part-time.
  - LTD coverage includes a rehabilitation benefit including vocational training or education intended to assist the employees to return to work full-time.
- Employees who are completely disabled while completing the duties of a job and who cannot return to work can collect LTD benefits up to retirement age (subject to certain offsets).
- LTD coverage offers a survivor benefit.

### CASE STUDY

#### George, DPW Worker

**Disabling event:** Suffered a heart attack while playing basketball with friends; required bypass surgery.

**Out of work:** 8 months

**Weekly salary:** \$801.60.

**Long-term disability benefit:** 60% of his monthly income or \$2,084.16 per month.

**Outcome:** Ninety days after his heart attack, his sick leave and savings depleted, George began receiving his long-term disability checks, which enabled him to pay his bills until he could return to work.

**LTD premium:**  
\$16.58 per month

## Enrollee Services Call Center



# The HealthTrust Advantage

- ✓ **Nonprofit Risk Pool** – We serve New Hampshire’s public sector exclusively. As a self-funded risk pool we can keep premium costs competitive, provide coverage to groups of all sizes, and customize our benefits to work for your group’s specific needs.
- ✓ **Prompt Payments** – Short-term disability claims are processed in our office in Concord; payments are made within seven days, usually sooner.
- ✓ **Exceptional Service** - Our Enrollee Services Representatives understand your coverage and answer your employees’ questions by phone or in person. Calls are answered within 13 seconds on average and 93 percent of issues are resolved the same day.
- ✓ **One-on-One Consultations** – Our Benefits Advisors will meet with you at your workplace or ours to discuss plan options for your group.
- ✓ **Ongoing Support** - A HealthTrust Claims Specialist will advocate for your employee throughout the claims process.

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*Contact your HealthTrust Benefits Advisor today  
to discuss the best options for your group.*



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