

**State of Delaware**

**Executive Department**

**Office of Management and Budget**

TO: Employee ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

FROM: Office of Pensions – Benefit Section

RE: Transition from Short Term Disability (STD) to Long Term Disability (LTD)

DATE:

We have been notified that you have applied for LTD benefits from the State of Delaware's Disability Insurance Program. Any insurance coverage(s) you currently have with your active agency will end with the termination of your STD. In order to have your coverage continue you must complete the enclosed applications to participate in the Pension Group health, vision and dental plans. Information is enclosed explaining the options available to you for each plan. Please complete the appropriate forms (application or refusal) indicating your coverage choices and return them to the Pension Office as soon as possible to ensure that you do not have a gap in coverage. To obtain more information regarding your benefit options, please review the Statewide Benefits website at [de.gov/statewidebenefits](https://de.gov/statewidebenefits).

You will be responsible for paying the monthly premiums for the coverage you select. The Hartford will be notified of the cost of your premiums and they will deduct those premiums from your monthly LTD payments if they are able. If your premiums are unable to be deducted from your LTD benefit, you will be responsible for paying them by personal check to the Office of Pensions each month.

If you are approved for Social Security disability benefits, you will become eligible for Medicare Parts A and B after twenty-four (24) months. You, a spouse, or any eligible dependents must accept both Medicare Parts A and B when eligible. Upon receipt of your Medicare card, please contact the Pension Office at 302-739-4208 or 800-722-7300.

Please contact Securian directly at 1-877-215-1489 or by email at lifebenefits@securian.com for questions regarding your Group Universal Life Insurance (GUL) coverage. If you are also enrolled in a life insurance program sponsored by your school district, please contact your district representative for instructions on applying for the waiver of premium benefit, if applicable.

When your STD benefit ends, regardless of whether or not you are approved for LTD, you are responsible for making sure that your most recent employing agency has submitted a vested pension application to the Office of Pensions on your behalf. This will ensure that once you are eligible, your pension benefits will start in a timely manner. Approximately three months prior to the effective date of your State of Delaware service pension, you will receive a letter requesting several personal and payroll documents. Upon receipt of these documents, your service pension will be calculated based on your entire State service, including the period during which you were receiving disability payments from the State of Delaware's Disability Insurance Program.

If you have any questions, please contact the Pension Office at 302-739-4208 or 800-722-7300.



**Office of Pensions**

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