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Time Limits for filing LTD Claims

Attention members out of work over six months whether personal injury/illness or Injury on Duty. Please be aware there are time limits to file Long Term Disability Claims. Please see the excerpt below from the Mutual of Omaha LTD Contract.

ELIMINATION PERIOD The Elimination Period is 180 calendar days. For purposes of accumulating days of Disability to satisfy the Elimination Period, the following will apply:

a) a period of Disability will be treated as continuous during the Elimination Period unless Disability stops for more than 180 accumulated days during the Elimination Period;

b) days in which You return to work for a full work day as verified by employer records will not count towards the Elimination Period. The Elimination Period begins on the first day of Disability. If You are not continuously Disabled, the Elimination Period must be satisfied within a period of time which does not exceed two times the length of the Elimination Period; otherwise, a new Elimination Period will apply.

A completed claim form and other information needed to prove loss must be submitted to Mutual of Omaha within 90 days after the end of the Elimination Period.

Note: First Day of Disability is usually the first day a member is unable to work. Maximum time is 270 days from last day worked to file a claim.

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Terry Buck Chairman, Benefits Committee Executive Board Member-at-Large

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