

ATU Local 689 Education Seminar



TEHW

Transit Employees'
Health and Welfare Plan

National Group Protection (NGP)

April 27, 2024

National Group Protection, Inc.



National Group Protection



- Over (25) years of experience working with ATU Local 689 and Health & Welfare.
- Responsible for the enrollment, communication, and service of the supplemental benefit plans.
- NGP gets involved in claim and service issues and works directly with members.
- NGP acts as an advocate on behalf of members!



Supplemental Benefits

- Members at WMATA – and private sector members – have access to several supplemental benefit plans.
- Benefit Plans – life, accident, critical illness, hospital indemnity, and short-term disability insurance.
- Policies in-force = 6,200.
- Tax-free Benefits paid to members = \$15.8 million.



Supplemental Benefits

- Benefits are paid in addition to any other coverage – no coordination of benefits.
- Participation is voluntary and premiums are paid 100% by employees.
- Benefits are non-taxable.
- Except for the short-term disability plan, the supplemental benefit plans are portable and offer member and family coverage.
- Premiums are paid through payroll deduction or monthly bank draft.
- Limited/guaranteed underwriting.



2024 Enrollment

- A supplemental benefits enrollment for members at WMATA will be held from May 14-23.
- On-site visits will be made at WMATA bus garages and maintenance facilities.
- Another enrollment will be conducted in the fall, in conjunction with Health & Welfare's annual benefits open enrollment.



2024 Enrollment

- During the last year, the supplemental benefits program has been expanded to ATU Local 689 private sector members.
 - Fairfax Connector
 - DASH
 - DC Circulator
 - Metro Access
- Private sector members have access to the same benefit plans as L689 members at WMATA.
- Enrollments are conducted annually – visits will be made at the above groups later this year.



Long-Term Disability (LTD)

- Effective January 1, 2024, the underwriter for the LTD plan is MetLife.
- Claims with a date of disability prior to January 1 should still be filed with The Hartford.
- Premiums are currently paid 100% by WMATA.
- The LTD plan design is highly negotiated and has several custom features.



LTD / Updates

- Members received \$4.4 million in LTD benefits in 2023.
- Since the inception of the LTD plan, members have received \$79 million in long-term disability benefits.
- There are approximately 220 members currently receiving LTD benefits.



What is LTD?

- The LTD plan provides members with a source of income if they are disabled and cannot work due to an illness, injury, or sickness.
- On and off-job disabilities are covered.
- If totally disabled, benefits are payable until Social Security Normal Retirement Age.
 - Behavioral-related claims, as well as claims due to substance abuse, are limited to 24 months of lifetime benefits.



What is LTD?

- Members are automatically enrolled in the plan – there is no application to complete. WMATA currently pays 100% of premiums.
- Members must be out of work for 180 calendar days before benefits are payable.
 - Benefits begin on day 181 (they are not retroactive).
- LTD benefits are considered taxable income.



How do I Qualify for Benefits?

- In the first 36 months of your claim, disability is defined as being unable to earn more than 80% of your pre-disability earnings from your job at WMATA, due to illness, injury, or sickness.
- After the first 36 months of benefits, disability is defined as being unable to earn at least 80% of your indexed pre-disability earnings from any employer in your local economy at any occupation for which you are qualified by education, training, or experience.
 - Indexing = 7%.



LTD – What Will I Receive?

- LTD provides a benefit equal to 55% of your pre-disability earnings (before reductions for other income).
 - The maximum monthly benefit is \$5,000.
- LTD benefits are paid monthly.
- Pre-disability earnings are defined as pensionable earnings in the 12 months before your date of disability. Overtime is included in the earnings calculation.



Does LTD Integrate with Other Benefits? —

- LTD benefits will be reduced by other income you receive from the following sources:
 - Social Security Disability/Retirement, Workers Compensation, Pension Benefits, Short-Term Disability, Unemployment Benefits.
- MetLife has resources to assist you in filing for Social Security Disability benefits.
- Your LTD benefit will be reduced only by the Social Security Disability benefits that you receive, not your family benefits.



Does LTD Integrate with Other Benefits? —

- MetLife does not require you to file for pension benefits (you can defer filing).
- Often members who are receiving workers compensation benefits don't think they can apply for LTD benefits – that is incorrect. This involves approximately 20% of LTD claims.
- It's still worth filing for LTD if you are receiving workers compensation benefits. The LTD plan has a minimum monthly benefit (10% of your gross LTD benefit amount).



How do I File for LTD Benefits?

- If you think you are going to be out of work for 6 or more months, you can obtain a claim form from the Health & Welfare office.
- The claim form has a section for you to complete, and a section for your physician. You should return the completed claim form to Health & Welfare.
- Upon receipt, a claim analyst at MetLife will contact you to discuss your claim. Typically, they will also request medical records from your providers.
- Deductions for medical insurance, life insurance, and union dues can be taken from LTD payments.





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