

# Long-Term Disability

Tier 2 Full-time Firefighters

(Hired on or after July 1, 2011)

Look inside for an overview of your LTD benefits.



**peHP** Serving the Employees Who Serve Utah

# PEHP LTD: Your Reliable Safety Net



PEHP Long-Term Disability (LTD) is your safety net should you become disabled due to a firefighter line-of-duty injury. This important benefit is provided at no cost to you.

After a three-month waiting period, LTD provides a benefit if you're disabled by external force or violence while performing firefighter duties.

After two years on LTD, if you can't perform any gainful employment, you may apply for "ongoing" LTD. To continue receiving the benefit, you must be unable to perform any gainful employment due to physical disability.

## LTD Basics

<b>Eligibility</b>	Volunteer firefighters initially employed as a firefighter on or after July 1, 2011
<b>Waiting Period</b>	Three months
<b>First 24 months of LTD</b>	Must be unable to perform your regular firefighter duties
<b>After 24 months of LTD</b>	Must be unable to perform any gainful employment due to physical disability (includes sedentary work)
<b>Amount of Monthly Benefit</b>	50% of full-time firefighter salary

**Note:** This brochure offers a brief overview only. For more detailed information about your LTD benefits, go to [www.pehp.org](http://www.pehp.org).

# Learn More About PEHP LTD

Answers to our most frequently asked questions

**When should I apply for LTD benefits?**

You should apply if you suffered a firefighter line-of-duty injury and can no longer perform firefighter duties.

We encourage you to apply as soon as possible after your injury.

**How do I apply for LTD benefits?**

Contact our office for a phone interview and then you will be mailed an application and other forms to sign. See contact information on the back page.

**If I am approved, how much is my LTD benefit?**

You may be paid 50% of the lowest monthly compensation of a firefighter of a city of the first class in Utah at the time of disability. To compute this, PEHP LTD will determine the monthly pay for a full-time firefighter for a large city in Utah and divide that number in half.

<b>Vocational Rehabilitation</b>	Counseling available.
<b>Rehabilitative Employment</b>	May be able to work while on LTD. Requires prior approval. LTD benefits partially reduced.

**How does PEHP LTD confirm I am disabled?**

We must confirm your disability and impairment with objective medical documentation. We do this by collecting and reviewing medical records from your healthcare providers.



## How long can I receive LTD benefits?

If you are unable to perform firefighter duties, you may remain on disability up to 24 months. At that time, you can apply for ongoing benefits if you cannot perform any gainful employment based on objective medical documentation.

As long as you meet the disability requirements, you can remain on disability until you reach age 65 or would have had firefighter service totaling 25 years, whichever occurs first.

If you become disabled at or after age 60, LTD is payable as follows (unless you would have had 25 years serving as a firefighter first):

Age 60 or 61	»	five years
Age 62 or 63	»	four years
Age 64 or 65	»	three years
Age 66, 67 or 68	»	two years
Age 69 or older	»	one year

## PEHP Long-Term Disability

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

## Does other income affect my LTD benefits?

LTD benefits are reduced when you receive income from sources such as Social Security, workers' compensation, third-party payments, sick/vacation pay and wages from rehabilitative employment.

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The LTD Program is established by Title 49 of Utah Code at 49-21-101. Firefighter defined at 49-23-102 (4-10). The information here provides a general description of benefits provided and is for informational purposes only. No error, misrepresentation or ambiguity in this information creates any rights or benefits not expressly granted by Utah Code Title 49.

