Income Protection Fact Sheet

- It is important to note that when you are receiving paid County leave, you are receiving 100% of your County income and your benefits remain in place. This is your best benefit.
- To receive an Income Protection (Short Term and Long Term) benefit, you must be placed on LWOP. You choose if and when you want to go on LWOP to receive an Income Protection (Short Term) benefit. You **cannot** receive paid County leave and an Income Protection benefit at the same time.
- The short term benefit pays 60% of your gross average weekly salary. Since the premium is taxed, your benefit is not taxed; this is generally the equivalent of 80-90% of your net salary. The long term benefit pays up to 60% of your covered salary. A portion of this benefit may be taxable.
- This program is designed to protect your income from loss due to accidents and illnesses.
- This program is designed for you to use County leave during your benefit waiting period.
- You do not have to exhaust your sick and annual leave to receive Income Protection benefits.
- When you are on LWOP, you must make arrangements to pay for your benefits. If your leave is approved for FMLA, you will continue to receive the County contribution toward your health care during the FMLA period.
- The maximum number of weeks that short term benefits can be paid, including the waiting period, is 13 weeks.
- To be eligible to receive short term benefits, you must be continuously disabled through the benefit waiting period (14 days, 28 days or 42 days) that you selected when you enrolled. To be eligible for long term benefits, you must be disabled for more than 90 days.

When you go on LWOP to receive Income Protection benefits…

You must contact the Human Resources Department at 501-4355 to make arrangements for your benefits to continue while you are on LWOP.

- Income Protection (short term) - Aetna will deduct your Income Protection (short term) premiums from your disability benefit.
- Long Term (Additional coverage for eligible VRS Plan 1 or Plan 2 members) – You can pay these premiums while you receive short term payments. Premiums are waived effective the first month that a long term benefit is payable.
- Health and dental insurance – You must pay these premiums to continue coverage. If your leave is approved for FMLA, you will continue to receive the County contribution toward your health care during the FMLA period and will be responsible only for your normal premium amount. If your leave does not qualify for FMLA, you will need to pay the full health care cost.
- VRS life insurance premiums (basic and optional) – You must pay these premiums to continue coverage.
- VRS retirement service credit – While on LWOP, if your salary in a month is not sufficient for your VRS payroll deductions, then you will not receive VRS service credit for that month.
- Deferred Compensation and Flexible Spending Accounts – These amounts must come from payroll deductions. When you return to County payroll, you can request an adjustment of your deductions to make up for the deductions that were missed while you were on LWOP.

Note: You will not accrue sick or annual leave while on LWOP. Your leave accrual date will be adjusted for time you are on LWOP.