



Catholic Charities
of the Diocese of Raleigh

Providing Help—Creating Hope—Serving All

Long-Term Disability

- [Long Term Disability Certificate](#)

Provider:

Reliance Standard Life Insurance Company

Policy No: LTD 130972

Catholic Charities provides long term disability (LTD) insurance for all regular full-time employees. Long term disability insurance is provided to ensure partial salary continuation should an eligible employee become disabled while employed with the Catholic Charities. Catholic Charities does not provide a short-term disability plan.

Enrollment

Enrollment in the LTD plan is automatic at the time of enrollment for medical/dental benefits. If an eligible employee waives coverage for medical/dental benefits, they will still be enrolled in the Catholic Charities LTD plan.

Salary Increases

Increases in an employee's salary must be reported to Christian Brothers Services in order for the value of an employee's long term disability benefit to be correct. Christian Brothers Services will report the increase to Reliance Standard Life Insurance Company. Changes in salary can be made by the location administrator using the CBS online Billing/Enrollment system www.cbsservices.org or by downloading a spreadsheet for multiple salary changes all at once and sending to the Billing Enrollment Department at HBSEnrollmentHelp@cbsservices.org.

Filing a Long-Term Disability Claim

All claims for LTD benefits must be handled through the Human Resources office. Please contact Nancy von Gunten, Benefits Administrator, at (919) 821-9775 if an eligible employee needs to file a disability claim. There is a 90-day waiting period for approved LTD benefits to begin.

All correspondence and completion of forms with the employee will be handled directly from the Human Resources office.

LTD benefits are administered by Reliance Standard Life Insurance Company and eligibility for benefits is determined solely by their review board.

If an employee is approved for LTD benefits, Reliance Standard Life Insurance Company may waive the premiums for the value of the employee's life insurance at the time of disability. Eligibility for this benefit would be determined by Reliance Standard Life Insurance Company.