

Course Outline

Overview of Disability Plans

One-Credit Course

Introduction

- I. Sources of Disability Income
- II. History of Disability Plans

Estimated Time to Complete: 10 minutes

Types of Disability Programs and Plans

- I. Paid Sick Leave
- II. Short-Term Disability (STD)
- III. Long-Term Disability (LTD)
- IV. State Disability Insurance
- V. Social Security Disability Insurance (SSDI)
- VI. Other Governmental Disability Plans
- VII. STD and LTD
- VIII. SSDI and LTD
- IX. Workers' Compensation and LTD
- X. Veteran Disability Compensation and LTD
- XI. Disability Benefits Through Pension Plans and LTD

Estimated Time to Complete: 30 minutes

Eligibility and Definitions of Disability

- I. Active Full-Time Employees
- II. Adverse Selection and Waiting Periods
- III. Length of Service
- IV. Own Occupation
- V. Any Occupation
- VI. Presumptive Disability
- VII. Social Security Definition of Disability
- VIII. How Private Insurers Make Determinations
- IX. Lay Investigations
- X. Independent Medical Examinations
- XI. How the SSA Makes Determinations

Estimated Time to Complete: 30 minutes

Social Security Disability Insurance

- I. Overview of SSDI
- II. Disability Insured Status
- III. Computing a Disability Benefit
- IV. Disability Claims Process
- V. Subjectivity and Appeals
- VI. Incentives to Return to Work
- VII. Periodic Disability Reviews

Estimated Time to Complete: 30 minutes

Long-Term Disability Plans

- I. LTD Plan Design
- II. Underwriting Considerations for Employer-Sponsored LTD Plans
- III. Waiting Periods for LTD Plans
- IV. Common Exclusions in LTD Plans
- V. Pregnancy and Addiction

Estimated Time to Complete: 20 minutes

Offsets

- I. Offsets
- II. State Disability Insurance Payments
- III. SSDI Payments
- IV. Workers' Compensation Payments
- V. Third-Party Liability
- VI. Benefits Continuation During Disability Leave

Estimated Time to Complete: 20 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.