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Reimbursement Agreements Explained

Disability benefits help to preserve your financial well-being while you're unable to work, but the process can be quite confusing.

If you are already receiving Long-Term Disability (LTD) benefits, it is important to understand the impact of an approval for Social Security Disability benefits.

Read the sample journey on this page to learn more about what to expect.

Have Questions? We can help.

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While he is employed, John participates in his company's Long-Term Disability (LTD) Plan, governed by Carrier.





John becomes disabled and can no longer work.



He files a claim with *Carrier*, to apply for LTD.

After a few weeks, John's application is approved.



Per John's LTD policy, he is required to apply for Social Security Disability (SSDI).

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If John's SSDI application is approved, his monthly LTD benefit will be reduced (sometimes referred to as "offset") by the amount of his SSDI benefit. John's SSDI award will be paid retroactively, back to his entitlement date.



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Carrier provides John with two options while applying for SSDI:

- (1) Receive a **lower monthly LTD benefit**, which includes an estimated offset for SSDI benefits, and, if awarded SSDI, keep any retroactive benefits.
- (2) Continue to receive the **full monthly LTD benefit** while applying for SSDI. If awarded SSDI, John will need to reimburse *Carrier* for the overlap in benefits.



John utilizes The Advocator Group's safe and effective Electronic Funds Transfer service to reimburse *Camier* for the overlap in benefits created during the application process.

This reimbursement comes from the lump sum of past-due benefits, and John keeps his ongoing monthly SSDI benefits.





John's SSDI award has two parts:

- (1) Ongoing monthly SSDI payments, paid as long as he continues to qualify for benefits.
- (2) A retroactive lump sum payment to cover the time period between eligibility for benefits and his approval date ("past-due benefits").





With the help of his Client Advocates at The Advocator Group, John applies for SSDI.

After 12 months, John is approved for SSDI benefits.



Knowing the SSDI application process can take two or more years, John decides to accept the higher monthly LTD benefit.

He signs a **Reimbursement Agreement**, stating that he wants the higher monthly LTD benefit amount from *Carrier*, and <u>agrees to reimburse any overpayment within</u> 30 days of receiving SSDI benefits.



This infographic is educational only. Every client journey is different. Contact The Advocator Group to discuss your specific situation and learn more about what to expect. The Advocator Group's Electronic Funds Transfer service is voluntary and is not required as part of our service.



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Reimbursement Facilitation Explained

Disability benefits help to preserve your financial well-being while you're unable to work, but the process can be quite confusing.

This is especially true if you are already receiving Long-Term Disability (LTD) benefits when you are approved for Social Security Disability (SSDI).

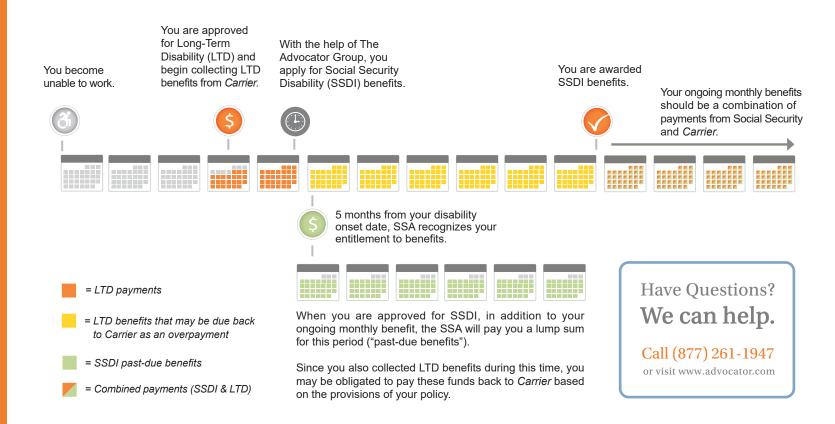
The role of The Advocator Group is to educate and assist you in the reimbursement of your LTD carrier. We want to make sure your repayment obligation is as easy as possible.

Read the sample journey on this page to learn more about what to expect.



To learn more, visit: www.advocator.com

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This infographic is educational only and not meant to provide legal advice or guidance.