

May 5, 1992

REDACTED

Dear :

In our letter of March 4, 1992, we advised you that effective March 1, 1992 your monthly LTD benefit would be reduced to \$362.96 per month due to the fact that you would be receiving a Workers' Compensation benefit of \$387.76 per week.

we have reviewed your entire LTD file and find that in addition to receiving an LTD benefit of \$2,043.25 per month, you have also received a Workers' Compensation benefit. Since your disability was related to your work, Workers' Compensation should have been your primary payor and your monthly LTD benefit should have been paid at the rate of \$362.96 per month. Listed below is a computation which shows that you have been overpaid by the LTD Trust Fund in the amount of \$30,861.33.

Paid by the LTD Trust Fund	\$ 749.21
8-21-90 thru 8-31-90	
11 days @ \$68.11 per day	
Adjusted amount should be	(133.10)
11 days @ \$12.10 per day	\$ 616.11 Overpayment
Paid by the LTD Trust Fund	\$36,778.50
9-1-90 thru 2-28-92	
18 mos. @ \$2,043.25 per mo.	
Adjusted amount should be	(6,533.28)
18 mos. @ \$362.96 per mo.	\$30,245.22 Overpayment
TOTAL OVERPAYMENT	\$30,861.33

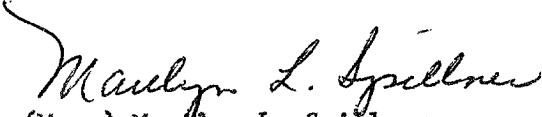
We have received a reimbursement check from The Travelers Insurance Company in the amount of \$22,249.97. The balance of \$8,611.36 is your responsibility to repay because you cannot receive a full LTD benefit in addition to a Workers' Compensation benefit.

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In order to avoid any further overpayment, we have advised The Trust Company Bank in Georgia to cease all further LTD payments until we hear from you concerning your reimbursement of the \$8,611.36 overpayment.

Please contact me as soon as possible regarding this matter.

Very truly yours,


(Mrs.) Marilyn L. Spillner
Coordinator - Life and
Disability Benefits

MLS/slk

cc: A. Colangelo ✓

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