



STAFF EMPLOYMENT MANUAL

Title: 5.0 Benefits

Chapter: 5.07 Long-term Disability Insurance

Issuance Status and Effective Date: July 2011

1. General

This benefit provides regular full-time employees the benefit of income protection if they should become disabled for a period extending beyond 26 weeks (six months) due to an accidental injury, sickness or pregnancy. Eligibility for insurance coverage becomes effective after the completion of the first full day of employment.

The University reserves the right to change providers, plan descriptions, or plan provisions as it deems necessary.

2. Benefit Description

An eligible employee with a disability extending beyond 26 weeks (six months) may be eligible for monthly benefits administered and payable by the insurance carrier. If an employee and his/her attending physician conclude that a disability will continue for more than a six-month period, the employee must complete the proper paperwork to apply for long-term disability benefits. This paperwork, once completed, is then submitted to the insurance carrier to determine eligibility for benefits.

An eligible employee who **is** a participant in the University's Defined Contribution Retirement Annuity Plan (TIAA-CREF) is eligible to receive **60%** of his/her gross monthly earnings.

An eligible employee who **is not** a participant in the University's Defined Contribution Retirement Annuity Plan (TIAA-CREF) is eligible to receive **50%** of his/her gross monthly earnings.

The minimum monthly benefit allowed is \$100 or 10% of the employee's gross monthly benefit, whichever is greater. The maximum monthly benefit is \$7,500.

Long-term disability benefits will be reduced by other income which an employee is receiving from sources such as Social Security, Workers' Compensation or retirement benefits.

The University reserves the right to request an independent medical exam by a designated health care provider at the expense of the University as a condition of providing an approved leave.

3. Periods of Disability

During the initial nine months of disability (including the six months prior to the long-term disability), the employee's employment status will remain as active. If and when he/she is able to return to work during this nine-month period, the University will assist him/her in finding a suitable position. Merit increases are not retroactive and become effective on the first day of return to work if an employee is on any type of leave of absence, including a long-term disability leave.

If the employee is not medically certified to return to work at the end of this nine-month period, employment status will then be converted from active to inactive/terminated. When employment status is changed to inactive/terminated, the employee will be sent a detailed letter outlining options for continuation of applicable benefits as determined by plan guidelines and/or applicable law.

An employee may have the opportunity to apply for a Waiver of Premium as it relates to the University-sponsored group life insurance(s). The Waiver of Premium will be reviewed by the life insurance carrier(s) to verify disability and eligibility status established under the life insurance plan document. Age restrictions apply.

Regular full-time employees who are approved for long-term disability benefits are eligible for the same tuition remission benefits made available to active full-time employees (See also **5.12-3 Benefits Upon Disability**). Eligibility for tuition remission benefits will continue as long as the employee is deemed medically certified eligible for long-term disability benefits. Eligibility for both the Tuition Exchange Scholarship Program and the Consortium benefit cease when employment status is converted from active to inactive/terminated.

Please consult the long-term disability insurance plan document or HRD for complete details.