LONG-TERM DISABILITY INSURANCE

PURPOSE: To provide long-term disability insurance benefits for all full-time exempt staff to partially replace income lost while unable to be employed due to a total disability.

POLICY: The University will provide a long-term disability insurance plan, on a non-contributory basis, for eligible employees who become totally disabled.

DATE APPROVED: July 7, 1999
DATE REVIEWED: September 1, 2007

PRACTICES & PROCEDURES:

I. BENEFIT DESCRIPTION:
   A. A full plan description is on file at the Human Resources website
   B. This long-term disability plan pays sixty percent (60%) of the regular monthly gross base salary, up to a maximum of $10,000 per month, while incapacitated and unable to work through to age seventy (70).
   C. Disability income payments shall be reduced by the initial amount of any Social Security disability payments that may have been awarded.

II. ELIGIBILITY:
   A. All full-time exempt employees shall become eligible for enrollment on the first day of the month following thirty calendar days of employment.
   B. Benefits may commence upon the completion of a six (6) month waiting period during which time the employee has been continuously disabled and under the care of their attending physician.
   C. Human Resources will provide a Long-Term Disability application upon notification of the transition from short-term to long-term disability.
      1. Human Resources will complete the Employer section.
      2. The employee must complete the Employee section.
         a. The employee is responsible for providing the same form to their physician for completion.
         b. The employee must work with the Human Resource Department in submitting the Long-Term Disability application to the insurance carrier to obtain approval for the distribution of disability payments.
   D. Upon the successful completion of the six (6) month continuous disability waiting period, the employee will be separated from employment with the University, Short-Term Disability payments will cease, and Long-Term Disability payments will begin, if approved.
   E. The insurance carrier will monitor the disability on a continuing basis, and may periodically require additional medical information in order to support benefit continuance. The insurance carrier may also require application be
made by the disabled employee to the Social Security Administration to determine eligibility for disability payments under that system.

III. TERMINATION OF LONG-TERM DISABILITY PAYMENTS:
   A. Long-term disability payments shall continue as long as the employee remains totally disabled as defined by the insurance carrier through the age of 70.
   B. An employee loses eligibility for this benefit immediately upon termination unless a claim is currently in process with the insurance carrier.