



## **POLICY MANUAL**

### **BENEFITS**

---

**Number 357**

**Subject: Long-Term Disability**

**Covered Employees: Benefit Eligible Employees**

**Date of Origin: January 24, 1997**

**Effective Date of Last Revision: June 18, 2010**

---

#### **357.1 POLICY**

The long-term disability (LTD) program is designed to replace a substantial portion of a benefit-eligible employee's income if the employee is unable to perform regular job responsibilities because of bodily injury, illness, or mental impairment.

Utah State University reserves the right, if circumstances warrant, to require the employee to apply for acceptance in the long-term disability program.

#### **357.2 PROCEDURES**

##### **2.1 Premiums**

The University pays the entire premium of the LTD program.

##### **2.2 Waiting Period and Duration**

To qualify for benefits from the LTD program, the employee must be continuously disabled for 150 calendar days (approximately 5 months) due to a non-work related injury or illness while covered under the University's plan. The LTD program will make monthly payments to the employee in accordance with the LTD insurance carrier's contract.

## **2.3 Plan Benefits**

Retirement plan contributions (for the defined contribution plans), or credit toward retirement (for the State Retirement Plan), will continue to be made on behalf of employees on long-term disability.

If an employee is partially disabled but able to perform some of the duties of his/her own job or is being rehabilitated for another job, benefits will be paid according to the formula specified in the USU LTD insurance carrier's policy.

In situations of partial disability, LTD payments and income earned from other sources are coordinated as specified in the USU LTD insurance carrier's policy.

While on LTD, an employee may elect to continue coverage on the university's group medical and dental plan, at the full premium cost, for four (4) years starting on the first date of LTD, or until January 1, 2014, whichever comes first. Dependents may also elect coverage, at full premium cost, if no other medical or dental coverage is available through employment. After four (4) years or on December 31, 2013, the employee (and any dependents) will no longer have access to or be covered by the USU medical and dental plans. COBRA insurance coverage will run concurrently with these plan benefits.

## **2.4 Employment Status**

Employees receiving benefits under the LTD program may be terminated from the University, at the University's discretion, depending on the circumstances surrounding the length and nature of the disability. Return to work at the conclusion of a disability period requires the release of the employee's attending physician showing the employee is fit to return to work. This release must identify any work restrictions that may apply. The University's Americans with Disabilities (ADA) Coordinator is available for consultation regarding work accommodation(s) for employees who may have acquired a disability. If an employee receiving LTD benefits is terminated from the University, but is able to return to work within one year from the date the disability began, all reasonable effort will be made by the department and the University to place that individual in the same or a similar position of responsibility and compensation. Such placement is not guaranteed.

## **357.3 RESPONSIBILITY**

### **3.1 Office of Human Resources**

Responsible for assisting in the implementation of this policy in accordance with the University's LTD program.

### **3.2 Employees**

Responsible for working with the Office of Human Resources and the University's LTD insurance carrier.