



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: July 1, 1999

357.1 POLICY

The long-term disability (LTD) program is designed to replace a substantial portion of a benefit-eligible employee's income if he or she is unable to perform his or her regular occupation 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 nonwork-related injury or illness while covered under the University's plan. The LTD program will make monthly payments to the employee in an amount that, when combined with income from other sources (e.g., Social Security or worker's compensation benefits), will equal 66-2/3% of his or her budgeted salary. Long-term disability benefits cannot be coordinated with the University's sick-leave benefits.

2.3 Plan Benefits

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

In situations of partial disability, LTD payments and income earned from other sources are coordinated as specified in the LTD policy. In no case will an employee receive more than the equivalent of 91-2/3% of his or her annual base salary.

The University will continue to make retirement plan contributions on behalf of employees on long-term disability. Employee premiums for medical, dental, and life insurance coverage will be waived during the disability period.

2.4 Employment Status

Employees receiving benefits under the LTD program may be terminated from the University 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 should also identify any work restrictions that may apply.

If an employee receiving LTD benefits is terminated, but is able to return to work within one year from the date the disability began, all reasonable efforts will be made by the individual 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.