

# Long Term Disability Insurance

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Full-time and staff are eligible for coverage in the long term disability insurance plan offered through Lincoln Financial Insurance Company. Coverage becomes effective the first of the month following the first full year of employment, subject to limited pre-existing condition exclusions during the first 12 months of coverage. Premiums are paid in full by the University. This plan provides for partial income and life insurance coverage continuation following six consecutive months of total disability. Benefits continue during such disability until Social Security Normal Retirement Age or the plan's maximum benefit period (whichever is later), an end of the disabling condition, or prior death. Monthly benefits are calculated including monies received from Social Security and Workers' Compensation, if applicable, and are equal to 60 percent of base monthly salary at time of disability.