

Long Term Disability Insurance

Updated October 2022

Full-time faculty and staff are eligible for coverage in the long term disability insurance plan. Coverage becomes effective the first of the month following sixty days of employment, subject to limited pre-existing condition exclusions during the first sixty days of employment. Premiums are paid in full by the University. This plan provides for partial income and life insurance coverage continuation following 12 consecutive weeks of total disability for employees hired after January 1, 2023. This plan provides for partial income and life insurance coverage continuation following six consecutive months of total disability for grandfathered employees hired before January 1, 2023. 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 death. Monthly benefits are calculated including monies received from Social Security and Workers' Compensation, if applicable, and are equal to 60 percent of the base monthly salary at the time of disability.