Long Term Disability Policy 
Beginning the first of the month following one year of continuous employment, regular full
-
time employees and modified full
-time employees are eligible for Long Term Disability 
insurance. Newly hired employees who can submit proof of prior coverage may be eligible 
for coverage as of the first day of the month following employment. 
Under this plan, employees who have exhausted their STD income benefits and have been 
unable to work for six (6) continuous months due to an illness or injury are eligible to 
receive 60% of their monthly income for the first $2,500 of base salary and 40% of any 
remaining monthly income up to a total maximum benefit of $2,500. Benefits provided 
under this LTD plan are offset by any disability benefits received from Social Security or 
Worker’s Compensation during the same period. LTD benefits are not available to part
-time 
employees. 
Continuing eligibility for this benefit is subject to medical verification. As long as proper 
medical verification is provided, disability benefits are continued throughout the period of 
disability or to age sixty
-five (65), whichever is earlier. LTD coverage terminates on the last 
day of employment. There is no provision to continue this coverage after termination. 
Termination of coverage does not affect benefits for a total disability existing on the date of 
employee termination. 
Details regarding terms and conditions and other important information can be found in the 
University’s Long Term Disability Plan Document.