

Topic: LONG TERM DISABILITY POLICY		
Policy #:	Version: 1.0	Updated Date: March 2007

Purpose: To identify eligibility for long term disability insurance. Employees who become disabled while employed at Roger Williams University may receive certain benefits under the University's Long-Term Disability Insurance plan.

Scope: All employees (Note: those employees covered under a collective bargaining agreement, please refer to the appropriate contract)

Policy: Eligibility for Long-Term Disability Insurance Coverage

Full-time regular employees are eligible for coverage under the Long-Term Disability Insurance plan. Coverage becomes effective the first day of the month following the date of hire. Coverage ends the last day of the month in which an employee terminates employment or is no longer eligible.

Long-Term Disability Insurance Benefits

Long-Term Disability Insurance benefits start when the employee's physician certifies that the employee has been disabled for at least 180 days. When employees' claims for Long-Term Disability Insurance benefits are approved by the University's LTD carrier, the employees receive 60% of their salary (up to \$6,000 per month with a minimum of \$100 per month). This benefit is offset by any other supplemental income, such as Workers' Compensation, Social Security, etc. In addition, the LTD carrier continues Roger Williams University's normal contributions to the employees' retirement accounts. If the employee was disabled under Workers' Compensation, certain additional benefits may be available.

Employees may elect to continue voluntary group life insurance during a Long-Term Disability Leave by paying the required premiums.

This policy provides a brief summary. Please contact the Office of Human Resources for further information and consult the Long-Term Disability Insurance contract, which is the binding document.