

# Long-Term Disability Insurance

## Policy Statement

The University provides several different long-term disability insurance options for full time employees under the flexible benefits plan. The options vary by salary levels and monthly maximum benefit. All of the options provide the following benefits:

a monthly income equal to a percent of the employee's monthly base wage less benefits from other sources;

a contribution to the employee's retirement account that equals the total percent of base wage contributed by the University and employee under the basic retirement plan;

a continuation of group term life insurance.

Full-time employees are eligible for long-term disability insurance on the first of the month following sixty days of service. The University pays the full premium for the option that provides 60% of the monthly wage base less benefits due from other sources, such as Social Security (up to a monthly benefit maximum of \$7,000).

Long-term disability benefits begin the day after a 180-day waiting period. Accumulated sick days may be used during the waiting period, but the sick day benefit is no longer applicable after the 180-day waiting period. During this waiting period, life insurance and disability insurance benefits continue. Medical insurance is continued for six months after the onset of the disability.

Upon completion of the waiting period and the commencement of disability benefits, the person ceases to be an active employee of the institution and is responsible for the payment of all benefits continued.

In recognition of their years of service, those on disability are provided tickets to attend University-sponsored activities, are entitled to library privileges, and are entitled to 100% tuition reduction. Those with more than ten years of service receive lifetime membership in the Recreation Association.

## Definitions

An employee is disabled when s/he is limited from performing the material and substantial duties of his or her regular occupation due to his or her sickness or injury. After 24 months of disability, the definition changes. An employee is then disabled when s/he is unable to perform the duties of any gainful occupation for which s/he is reasonably fitted by education, training, or experience.

## Procedures

Information is available in Human Resources.

## Related Policies

Family and Medical Leave

Flexible Benefits

## History

01/27/73 - Approved by the Board of Trustees

04/07/00 - Revision approved by the President of the University as recommended by the Policy Committee of the University

07/01/00 - Clarification of effective date of eligibility

01/17/06 - Addition of paragraph re additional privileges

11/14/08 - Clarification of manner in which banked sick days can be applied

10/06/17 - Clarification of maximum monthly benefit and that information is available in the Human Resources Office were approved by the President of the University as recommended by the Executive Committee of Policy.

**MARYWOOD UNIVERSITY  
POLICIES AND PROCEDURES MANUAL**

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