



## Long-term Disability Program Policy

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This program is a benefit that helps supplement an employee's income if an absence stemming from any illness or injury, occurring to an employee, requires an extended recovery and prevents the employee's return to work at the library. All full-time library staff members are eligible for this benefit at their start date.

For purposes of offering disability coverage, an employee must be regularly scheduled to work a minimum of 30 hours per week.

The disability program covers all medical illnesses and conditions requiring more than nine weeks of recovery time. If an employee becomes disabled and can work part-time, but not full-time, he may be eligible for partial disability benefits, at the discretion of the library's insurance provider. However, the employee, rather than the library, must initiate a change of status from full-time to part-time during the recovery period.

Long-term disability benefits begin on the later of either 90 calendar days after the onset of the employee's disabling injury or illness, or on the date that the employee's short term disability ends. Once the employee qualifies for long-term disability benefits and has exhausted available FMLA leave, then the employee will typically be separated from the library. At that point the library will no longer be responsible for paying for the employee's medical insurance, and the employee may elect continuation of coverage through COBRA. However, should the employee become disabled due to an on-the-job injury, extension of unpaid leave may be determined to be a reasonable accommodation.

Payments will be based on 60% of the employee's normal weekly salary, not to exceed the plan's maximum monthly benefit amount less other income sources. Benefits begin after the elimination period and can be payable up to the maximum benefit period, as long as the employee remains disabled. The library's plan is subject to exclusions and limitations, as defined by the library's insurance provider.