

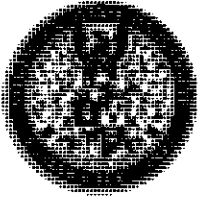


SOUTHERN UTAH UNIVERSITY
Policies and Procedures

Policy # 8.2.8
Date Approved: 12/90
Date Amended: 09/23/05
Reviewed w/no Changes:
Office of Responsibility: VP Fin
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SUBJECT: LONG-TERM DISABILITY INSURANCE

- I. **PURPOSE:** To provide a long-term disability program for eligible employees.
- II. **POLICY:**
- A. The following are the requirements to be eligible for participation in the long-term disability insurance program and for university participation in the premium costs of such program (the participation amount is set by the Board of Trustees; at the present time it is 100% of the premium):
1. Be a salaried employee under regular University appointment and
 2. Have an annual salary of \$7,000 or more, and
 3. Be employed by the University with an "intended permanent appointment" designated by the President.
 4. Be an employee of the University for a minimum of two years. Premiums must be paid by the employee during the first two years of employment.
- B. Employees desiring to participate in this program should enroll within the first 30 days of employment. Anyone choosing to enroll in the program after the first 30 days of employment will be required to provide at their own expense, a medical report proving insurability.
- C. **Basic Information:**
- | | |
|-------------------------------|---|
| 1. Monthly Benefits: | 2/3 of covered monthly salary |
| 2. Minimum Monthly Benefit: | \$100, or if greater, 10% of monthly income benefit before benefits from other sources are subtracted |
| 3. Probationary Period: | None |
| 4. Waiting Period: | 6 months |
| 5. Cost of Living Adjustment: | As set by the long term disability policy |
| 6. Tax Withholding: | As required by law |
- D. The terms "total disability" and "totally disabled" as used herein mean complete inability of the insured person to perform any and every duty pertaining to his/her regular occupation for wage or profit; however, after the first thirty (30) months of any period of disability, these terms mean the



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inability to engage in any gainful occupation for which he/she is reasonably qualified by education, training, or experience.

- E. Long-term disability coverage terminates at age 65.
- F. More specific information concerning the program may be obtained from the Human Resources Office.

FORMER POLICY
DO NOT USE