



ADMINISTRATIVE  
POLICIES AND PROCEDURES MANUAL

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SUBJECT

EMPLOYEE INSURANCE AND BENEFITS

SUB-TOPIC

LONG TERM DISABILITY INSURANCE

THE PLAN

The plan certificate booklet describes the income insurance plan for LTD available to all UTD employees who are employed half-time or more. This booklet, which is available from the Human Resources Office, should be read carefully. The Plan provides a monthly income for participating employees who are disabled by sickness or injury to the extent that they can no longer work for a living. An employee may enroll within sixty (60) days of date of regular employment with the University without evidence of insurability. After sixty (60) days, the insurance will become effective only upon satisfactory evidence of insurability.

COVERAGE PROVIDED

The Plan guarantees to pay an employee sixty percent (60%) of his/her monthly basic salary (adjusted September 1 of each year) if that employee is not eligible for **other income benefits**. If the employee is eligible for **other income benefits**, the Plan will pay the difference up to the sixty percent (60%) guaranteed. The Plan also includes a Disability Plus provision which pays an additional ten (10) percent of covered salary should an employee not be able to perform two or more activities of daily living such as bathing, dressing, toileting, transferring, continence, or eating.

Benefits will begin after an employee has been "totally disabled" (see the booklet for a definition of "totally disabled") for ninety (90) days, which does not have to be a continuous period. Benefits will stop when the employee recovers from the total disability, reaches the age for maximum duration of benefits, or dies, whichever occurs first regardless of when the disability was incurred.

Certain disabilities are not covered under the Plan. These exclusions are noted in the booklet.