

Staff Long Term Disability

Staff with more than one year of service who have been disabled for six months may be eligible for long term disability.

- Prudential and AU's Benefits Office will contact you as your long term disability eligibility date nears to confirm your approval for Long Term Disability.

Long term disability provides income at 60% of your basic monthly earnings at the time you became disabled.

- Only 50% of the paid benefit is subject to income tax, since you paid 50% of the premium.
- The long term disability benefit is offset by Social Security benefits and any income earned. There are limits to the amount of income you can earn: you may receive up to 100% of the pre-disability base salary earnings for the first 24 months of long term disability payments (after 24 months, the long term disability payments will be reduced by 50% of any income earned).

Staff on long term disability are eligible to continue the health and/or dental coverage and may be eligible to continue retirement and life insurance under the Benefits Extension Plan (BEP).

- In order to participate, you must be covered under the health and dental plans at the time of disability and maintain your coverage.
- If you are participating in the retirement plan at the time you become disabled, Prudential will continue to make retirement plan contributions to your retirement account (both your portion and the university match, to a maximum of 15% and based on your pre-disability contribution level). This contribution is provided in addition to your long term disability benefit payments.
- Staff may be eligible for a waiver of premium for life insurance coverage. If approved, this premium waiver ensures that you retain your current level of life insurance coverage at no additional cost to you. If approved, you will receive notice from Prudential about the waiver.

Long term disability benefit payments will continue until the earliest of: (1) the date that you cease to be totally disabled, as defined by the plan; (2) you reach the maximum benefit period or (3) your death occurs.

- Staff are considered terminated from employment as of the start of the long term disability coverage period.

More detailed information may be found in the Disability Benefits section in the *Faculty and Staff Benefits Manual*.