Long-term Disability

Overview
Long-term Disability benefits are payable after you have been continuously disabled for 180 days and remain disabled with the maximum benefit period up to the Social Security normal retirement age.

You may apply for a monthly LTD Benefit in multiples of $100 from $300 per month to the lesser of $5,000 or 60 percent of your monthly earnings, subject to pre-existing conditions.

Pre-existing conditions
Pre-existing conditions are not covered for the first 24 months after insurance takes effect. A pre-existing condition is a mental or physical condition, diagnosed or not, for which you have consulted a physician, received medical treatment, services or advice, undergone diagnostic procedures, or taken prescribed drugs during the 12-month period just before your LTD insurance becomes effective.

Rates
The employee biweekly rate depends on the monthly benefit for which you are eligible and the amount that you elect. The maximum monthly benefit amount is your annual salary multiplied by 60 percent; divided by 12; and rounded down to the nearest $100. You may select any benefit amount shown in the chart up to the lesser of your Maximum Monthly Benefit Amount or $5,000.

The Maximum Monthly Benefit Amount is the most you could expect to receive from all sources of disability income, e.g., Social Security, pension plans, workers’ compensation, etc.

Faculty and P&A staff who work at least 26.75 standard hours per week are not eligible for this benefit; instead they are covered by the Academic Disability Program.

How to enroll
Enroll in long-term disability for the first time or make your change online in MyU from November 1 through November 30.

Disability coverage is provided by Cigna.