



SOUTHERN UTAH UNIVERSITY
Policies and Procedures

Policy # 8.2.8
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Office of Responsibility: VPFA
Page 1 of 1

SUBJECT: LONG-TERM DISABILITY INSURANCE

- I. **PURPOSE:** To provide a long-term disability program for eligible employees.
- II. **POLICY:**
 - A. The following conditions must be met 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 as recommended by the Administration):
 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 ongoing appointment designated by the President.
 4. Be an employee of the University for a minimum of two (2) 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 thirty (30) days of employment. Anyone choosing to enroll in the program after the first thirty (30) days of employment will be required to provide evidence of 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 University
 6. **Tax Withholding:** As required by law
 - D. The duration of long-term disability coverage is reduced beginning at age sixty-five (65) based on the terms and conditions set forth in the University provider's contract.
 - E. Since long-term disability coverage is secured through a contracted provider, more specific information concerning the program may be obtained from the Human Resources Office.