The Long-Term Disability Benefits Program provides partial income replacement and continuation of certain benefits in the event eligible faculty or staff become “disabled.” The LTD Plan is a fully insured plan and is administered by the University’s insurance carrier.

These guidelines provide a summary of the LTD provisions applicable to eligible faculty and staff of the University with regular employment status. In the event of a conflict between this Summary and the Plan, the terms of the Plan shall control. Claim procedures and medical data requirements are indicated on the claim form of the insurance carrier.

**ELIGIBILITY AND EFFECTIVE DATE**

Coverage becomes effective the first of the month after completion of the “waiting period,” which is six months of regular employment status, and “being actively at work” on the effective date. (Adjustments may be made in the “waiting period” for coverage if the member of the faculty or staff had been continuously covered by a comparable plan and meets the requirements of certification of previous coverage.)

**CRITERIA FOR DISABILITY AND DURATION OF LTD BENEFITS**

The insurance carrier approves or disapproves a claim during a review process during the “elimination period,” which is six months of total disability. Total disability is long-term and may not necessarily be a permanent disability. Total disability is defined as “wholly and continuously unable: (1) during the first two years of any one period of disability, to perform any and every duty pertaining to one’s employment, and (2) during the remainder of such period of disability, to engage in any occupation or perform any work for compensation or profit for which one is or becomes reasonably fitted by training, education, or experience.” During the period of disability, one must be under the regular care of a legally qualified physician. Pre-existing conditions are not necessarily excluded; however, the claim may be denied if treatment for the condition was taking place during the “waiting period.” Once a claim is approved, LTD benefits continue to be paid based on the clinical review of updated medical information and the LTD benefits duration schedule, which is monitored on an ongoing basis to be in compliance with age discrimination regulations.

**BENEFIT PAYMENT**

If the claim is approved by the insurance carrier, the LTD benefit is payable monthly by the insurance carrier after the “elimination period.”

The actual monthly payment, from all applicable sources, is equivalent to 60 percent of covered monthly salary up to the plan maximum of $20,000 per month. The initial income replacement received from the insurance carrier will be offset (reduced) by an amount equivalent to disability amounts received from Social Security, Workers’ Compensation, and any other benefits payable under any plan for which contributions or payroll deductions are made by the University.

However, in no event will the amount from the insurance carrier be reduced less than $100 per month or by subsequent increases in Social Security.

**SOCIAL SECURITY**

Initially, the insurance carrier only requires evidence of application to Social Security. If the insurance claim is approved and Social Security is not approved, the actual amount received from the carrier will be the full 60 percent of covered monthly salary up to the plan maximum of $20,000 per month.

The insurance carrier may ask for an appeal to Social Security if the claim is not approved by Social Security.
Faculty generally receive full salary during the official LTD "elimination period" and insurance and retirement benefits through the University continue without alteration. No further action is required. Further, faculty who are currently participating in insurance benefits for which they are eligible may also continue their participation while receiving a monthly long-term disability payment by electing to pay their premium costs on a direct payment basis. The University contribution automatically continues. The Benefits Service Center (*) will mail to the home address an invoiced statement for the employee cost share.

**FACULTY EDUCATION BENEFITS**

University Policy 02-07-01, administered by Faculty Records in the Office of the Provost, establishes the eligibility for education benefits.

**STAFF INCOME DURING LTD ELIMINATION PERIOD AND OTHER UNIVERSITY BENEFITS**

During the LTD "elimination period," eligible staff may file a claim under the Short-Term Disability Plan. The STD Plan involves an elimination period of 30 calendar days and works in conjunction with medical leave under the Family and Medical Leave Act (FMLA), accrued sick time, and accrued vacation time.

While receiving pay for accrued time, insurance and retirement benefits through the University continue without alteration. No further action is required. Options for participation in insurance benefits continue to be available throughout the remainder of the LTD “elimination period.” Further, staff who are currently participating in insurance benefits for which they are eligible may also continue participation while receiving a monthly long-term disability payment by electing to pay their premium costs on a direct payment basis. The University contribution automatically continues. The Benefits Service Center (*) will mail to the home address an invoiced statement for the employee cost share.

**STAFF EDUCATION BENEFITS**

University Policy 07-1 1-01, administered by the Human Resources Benefits Department, establishes the eligibility for education benefits.

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* Note: The University of Pittsburgh partners with a third party administrator to handle benefits administration through the Benefits Service Center. While the University remains responsible for the overall management of the benefits program, the Benefits Service Center handles the general program administration and day-to-day operations of the Program for the University.