

	MOREHOUSE SCHOOL OF MEDICINE HUMAN RESOURCES POLICY AND PROCEDURE MANUAL	POLICY NUMBER	HR 6.02
		EFFECTIVE DATE	7-01-2014
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	<u>SUBJECT</u> LONG-TERM DISABILITY POLICY	SUPERSEDES	1-15-2013

## **PURPOSE**

To define the Long-term Disability ("LTD") program offered at Morehouse School of Medicine ("MSM") when an employee is unable to work for a continuous period of one hundred and eighty (180) days or more.

## **ELIGIBILITY**

Long-term disability is available to employees who are eligible for benefits and who have worked for MSM for at least thirty (30) continuous calendar days.

## **POLICY**

Long-term disability is an MSM paid benefit offered to regular full-time employees that provides salary continuation to employees who are unable to work for a continuous period of more than one hundred and eighty (180) days due to a non-work related illness or injury, which prevents the performance of normal duties of their position.

## **GUIDELINES**

- A. During the initial disability period of one hundred and eighty (180) days, the employee's absence may be covered under the Family and Medical Leave Act, sick leave, or, if applicable, Short-Term Disability if Human Resources has received and approved all required medical documentation. The employee must notify Human Resources and the insurance carrier fifteen (15) days prior to his/her anticipated return if he/she is unable to return to work beyond one hundred and eighty (180) days.
- B. If the employee is approved for LTD, commencing on the one hundred and eighty-first (181) day after disability begins; the employee will receive disability benefits from the insurance company equal to sixty (60) percent of his/her gross monthly salary in effect at the time the disability occurred. The maximum disability benefit will not exceed \$12,500 per month. This benefit is payable to age 65 for disabilities commencing prior to age 60. The maximum benefit period is the time an employee can collect benefits commencing with the 181st day of total disability. The benefit period could be shorter.
- C. If the insurance carrier denies LTD coverage, the employee has the right to appeal the decision by contacting the insurance carrier.
- D. For detailed information on MSM's group LTD coverage, see the Summary Plan Description. Under all circumstances, the Summary Plan Description will take precedence over the information contained in this policy.

- E. MSM reserves the right to modify, amend or terminate any or all of the Benefit plans at any time.