357.1 POLICY

The long-term disability (LTD) program is designed to replace a substantial portion of a benefit-eligible employee's income if the employee is unable to perform regular job responsibilities because of bodily injury, illness, or mental impairment.

Utah State University reserves the right, if circumstances warrant, to require the employee to apply for acceptance in the long-term disability program.

357.2 PROVISIONS

2.1 Premiums

The University pays the entire premium of the LTD program.

2.2 Waiting Period and Duration

To qualify for benefits from the LTD program, the employee must be continuously disabled for 150 calendar days (approximately 5 months) due to a non-work related injury or illness, while covered under the University's plan. The LTD program will make monthly payments to the employee in accordance with the LTD insurance carrier’s contract.

2.3 Plan Benefits

Retirement plan contributions (for the defined contribution plans), or credit toward retirement (for the State Retirement Plan), will continue to be made on behalf of employees on long-term disability as per the LTD carrier’s contract.
If an employee is partially disabled but able to perform some of the duties of his/her own job or is being rehabilitated for another job, LTD payments, income earned from other sources, and benefits are coordinated and will be paid according to the formula specified in the Utah State University (USU) LTD insurance carrier’s policy.

While on LTD, an employee may elect to continue coverage on the university’s group medical and dental plan, at the full premium cost, for 29 months from the first date of LTD, or until January 1, 2014, whichever is later. Dependents may also elect coverage, at full premium cost, if no other medical or dental coverage is available through employment. After 29 months, the employee (and any dependents) will no longer have access to or be covered by the USU medical and dental plans. COBRA insurance coverage will run concurrently with these plan benefits.

2.4 Employment Status

Employees receiving benefits under the LTD program may be terminated. Prior to termination, the Dean or Vice President will consult with the Americans with Disability (ADA) Coordinator.

Return to work at the conclusion of a disability period requires the release by the employee’s attending physician showing the employee is fit to return to work. This release must identify any work restrictions that may apply. The University’s Americans with Disabilities (ADA) Coordinator is available for consultation regarding work accommodation(s) for employees who may have acquired a disability. If an employee receiving LTD benefits is terminated from the University, but is able to return to work within one year from the date the disability began, all reasonable effort will be made by the department and the University to place that individual in the same or a similar position of responsibility and compensation. Such placement is not guaranteed.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting, or requiring, genetic information of an individual or family member of the individual, except as specifically allowed by this law. Employees must not provide any genetic information when responding to the LTD request for medical information. “Genetic information,” as defined by GINA, includes an individual’s family medical history, the results of an individual’s or family member’s genetic tests, the fact that an individual or an individual’s family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual’s family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

357.3 RESPONSIBILITY

3.1 Deans and Vice Presidents
Responsible, in coordination with the ADA Coordinator, to determine termination status of employees who become eligible for benefits under the LTD program.

3.2 Office of Human Resources

Responsible for assisting in the implementation of this policy in accordance with the University's LTD program.

3.3 Employees

Responsible for working with the Office of Human Resources and the University’s LTD insurance carrier.