Group Long-Term Disability
BU-PP 412

Policy:
Baylor University provides group long-term disability (LTD) insurance to its eligible faculty and staff at no cost.

Topics:
Eligibility
Approval
Benefit explanation
Benefit duration
Leave of absence
Coordination of benefits

Related policies:
BU-PP 406 — Non-compensated leaves of absence

Additional information:
See summary plan description booklet for details regarding LTD benefits or go online at: Long Term Disability.

Contact:
Compensation & Benefits Department (x2218)

Eligibility —
All full-time employees are eligible upon employment.

Approval —
The employee’s physician, followed by approval of the LTD carrier, determines eligibility. The insurance company physician, the employee’s physician and a University physician may collaborate on decisions concerning disability. Necessary forms for approvals can be obtained in the Compensation & Benefits Department.

Benefit explanation —
After a 90-day waiting period from the onset date of the disability, LTD insurance generally pays 60% of monthly salary as long as the disability remains approved for coverage or until the employee retires. After LTD is approved, the University will pay an employee’s salary from the 61st day through the 90th day of the waiting period at the rate of 80% of the monthly salary in effect at the date of onset of the disability.

Benefit duration —
Benefits continue according to the following schedule:

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Benefit Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under age 60</td>
<td>to age 65</td>
</tr>
<tr>
<td>60</td>
<td>60 months</td>
</tr>
<tr>
<td>61</td>
<td>48 months</td>
</tr>
<tr>
<td>62</td>
<td>42 months</td>
</tr>
<tr>
<td>63</td>
<td>36 months</td>
</tr>
<tr>
<td>64</td>
<td>30 months</td>
</tr>
<tr>
<td>65</td>
<td>24 months</td>
</tr>
<tr>
<td>66</td>
<td>21 months</td>
</tr>
<tr>
<td>67</td>
<td>18 months</td>
</tr>
</tbody>
</table>
Payment of LTD benefits is limited to 24 months for a disability caused or contributed to by mental disorders.

**Leave of absence —**
An employee who is approved for LTD may be eligible for a leave of absence in accordance with BU-PP 406.

**Coordination of benefits —**
Benefits to a disabled employee under this program are reduced by the amount of benefits received under Social Security, Workers Compensation, and certain other group disability benefit plans, but not under the University's Retirement Income Plan.