



Policy Title: Group Long-Term Disability

Policy Number: BU-PP 412

Date Issued: Updated January 15, 2007

**Responsible Executive: Vice President & Chief
Human Resources Officer**

Date Last Revised: April 28, 2021

Responsible Office: Human Resources

Group Long-Term Disability BU-PP 412

Policy Statement

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

Reason for the Policy

To educate Eligible Employees on the group long term disability insurance Baylor provides them.

Individuals/Entities Affected by this Policy

Benefits eligible faculty and staff and benefits eligible temporary employees

Exclusions

Non-benefit eligible faculty, staff and temporary employees

Related Documents and Forms

University Policies and Documents

[Non-Compensated Leaves of Absence](#)
[Leave of Absence Request Form](#)

Forms and Tools

Online information is available at the [University’s Human Resources website](#).
[Long Term Disability Plan Book](#)

Contacts

Subject	Contact	Telephone	Office email/web site
Policy Questions	Human Resources	254-710-2000	askHR@baylor.edu www.baylor.edu/hr

Principles

Eligibility

All full-time benefits eligible 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 from the Baylor Human Resources 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:

Age at Disability	Benefit Duration
Under age 60	to age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months

68	15 months
69 & over	12 months
Mental Disorders	24 months

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 Benefit

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 Baylor Retirement Plan.