



Long Term Disability (LTD)

Overview

The long term disability plan (LTD) is a fully insured group plan that provides replacement for part of the participant's income in the event of total disability.

This is a voluntary plan with the cost of insurance premiums shared between the University and the employee. The employee contribution will be specified at the time of enrollment and may change depending on the insurance renewals and employee salary level.

Eligibility

Full-time staff, administrators, and faculty may elect participation in this plan. Application must be made within 31 days of eligibility; otherwise, a statement of health must be completed and accepted by the insurance carrier.

Detail

Total disability is defined as:

- Being limited from performing the **material and substantial duties** of your **regular occupation** due to your sickness or injury for the first 24 months;
- And you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.
- After 24 months of payments, you are disabled when the carrier determines that due to the same sickness or injury, you are unable to perform the duties of **any gainful occupation** for which you are reasonably fitted by education, training, or experience.

Benefit payments:

- Begin six months after total disability starts (180-day elimination period).
- Will be 60% of covered monthly earnings as of the date the disability began and will not exceed \$7,500.00 (however, the monthly benefit will never be less than \$100 or 10% of monthly salary, whichever amount is greater).
- Are offset by any other payment(s), such as Social Security, Workers' Compensation if applicable.
- No disability payments will be made for the same time period when John Carroll University salary or wage, insurance, industrial compensation, or unemployment insurance is providing payment.
- Hence, faculty salary continuation in fulfillment of contracts replaces the above benefits, where applicable.
- Full contribution to the retirement plan based on income at the commencement of total disability will be made by the insuring company.
- The longest period of time the insurance carrier will pay a benefit



while you are Totally or Partially Disabled is shown in the following table:

Age at Disability	Benefit Duration
Less than 60	To age 65, but not less than 5 years
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 and over	12 months

- Evidence of total disability must be presented by a physician and approved by the insurance company.

Additional questions regarding disability benefits should be referred to the Office of Human Resources.

While the above description is intended to highlight key features of the plan, the actual plan documents including certificate of coverage are controlling.

Plan Document

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