

Long-Term Disability Effective January 2017 Plan-At-A-Glance

Eligibility	<p>Regular Full-Time and Part-Time Faculty and Staff with one year of service.*</p> <p>Note: The one-year service requirement is waived for individuals who apply for coverage within three months after leaving another employer-sponsored group long-term disability plan which guaranteed income benefits for at least five years during disability. *Provided the individual is actively at work on the date of eligibility.</p>						
Benefit Coverage and Options	<p>When an individual is totally disabled for more than six months, the Long-Term Disability (LTD) Plan guarantees a monthly income equal to 60% of covered annual salary*, including Social Security benefits or Workers' Compensation payments or both.</p> <p>Two Options:</p> <ul style="list-style-type: none"> ➤ <i>Limited LTD</i> ➤ <i>Full LTD</i> <p>*For faculty members under the School of Medicine and Dentistry Master Clinical Faculty Compensation Plan: annual salary means Targeted Salary plus the prior fiscal year's (July 1 to June 30) extra compensation for clinical services, if any, when calculating the LTD Income Benefit; "Targeted Salary" is used when calculating the faculty member's share of premiums. For other salaried faculty and staff, annual salary means 12 times the regular monthly salary or 24 times the regular semi-monthly salary. For hourly staff, annual salary means the individual's standard annual hours times his or her hourly rate of pay.</p>						
Limited Long-Term Disability Coverage	<p>The Limited LTD benefit is based on <i>covered annual salary</i> up to \$36,000 a year (60% of <i>covered annual salary</i>)</p> <table border="1" data-bbox="599 1010 1346 1220" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Coverage Type</th> <th>Full Time Faculty/Staff</th> <th>Part Time Faculty/Staff</th> </tr> </thead> <tbody> <tr> <td>Limited LTD Coverage</td> <td>UR Paid</td> <td>54 cents per month or 27 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000</td> </tr> </tbody> </table> <p>Employees who are paid bi-weekly will have their LTD Plan deduction taken in the first two paydays of each month. In the months containing three paydays, LTD Plan deductions will not be taken from the third payday.</p>	Coverage Type	Full Time Faculty/Staff	Part Time Faculty/Staff	Limited LTD Coverage	UR Paid	54 cents per month or 27 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000
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Full Long-Term Disability Coverage	<p>The Full LTD Benefit is based on <i>covered annual salary</i> above \$36,000, to a maximum <i>covered annual salary</i> of \$300,000</p> <table border="1" data-bbox="534 1451 1411 1629" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Coverage Type</th> <th>Full Time Faculty/Staff</th> <th>Part Time Faculty/Staff</th> </tr> </thead> <tbody> <tr> <td>Full LTD Coverage</td> <td>30 cents per month or 15 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000</td> <td>54 cents per month or 27 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary</td> </tr> </tbody> </table> <p>Employees who are paid bi-weekly will have their LTD Plan deduction taken in the first two paydays of each month. In the months containing three paydays, LTD Plan deductions will not be taken from the third payday.</p>	Coverage Type	Full Time Faculty/Staff	Part Time Faculty/Staff	Full LTD Coverage	30 cents per month or 15 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000	54 cents per month or 27 cents per semi-monthly/bi-weekly pay period for each \$1,000 of covered annual salary
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Cost of Living Adjustment	<p>The LTD income benefit will be reviewed annually and benefits payable, by the insurance company, will be adjusted up to a maximum of 3 percent as required, for those participants whose disability began on or after 1/1/1989.</p>						
Medicare Primary Health Care while on LTD	<p>For faculty and staff on LTD, Medicare will become the primary payer for health care expenses for individuals covered under a University Health Care Plan who are eligible for Medicare. The University Health Care Plan will be the secondary payer. Individuals will need to enroll in Medicare Part A and Part B as of their Medicare-eligibility effective date.</p>						

Age Limit for LTD Benefits

Benefits continue during a term of continuous disability, until the following age or time limit.

Age at Start of Disability	Age or Time Limit
59 or younger	To age 65
60 through 64	5 years
65 through 68	To age 70
69 or older	1 year

The University reserves the right to modify, amend or terminate the Long-Term Disability Plan at any time. This document provides only a summary of the main features of the plan. The plan documents will govern in the event of any discrepancies. Detailed information on the benefit plans is available on the Leave Administration website www.rochester.edu/working/hr/leave.

Strong Memorial Hospital Residents and Fellows receive benefits in accordance with their programs. Individuals represented by collective bargaining agreements receive benefits in accordance with those agreements.

