## **Disability Benefit** Administrative/ASPT/TSP

**Description**: The long term disability (LTD) insurance plan provides financial protection for eligible employees by paying a portion of the employee's income when there is a long period of disability. The benefit amount received is based on the amount earned before disability began. Benefits begin after a ninety (90) day elimination period. The basic LTD plan is provided by the Board at no cost to employees. The Enhanced LTD plan is available to employees at an additional cost.

Eligibility to Participate: Principals, Assistant Principals, District Administrators, and Professional Technical Employees working at least twenty (20) hours per week.

**Information Contact:** The Leaves Department – 754-321-3130

insurance company.

## **Key Points Return To Work Process Process to Initiate Disability Benefits Employee:** NOTE: **Employee:** Disability is an insurance benefit, 1) Notifies Supervisor If a position is available for not a leave of absence. 2) Contacts Leaves Department for the employee to return to, information and necessary the employee must present a **Approval Status:** paperwork to apply for the doctor's release to the work The disability company makes the appropriate leave of absence location's supervisor. A determination regarding eligibility 3) Contacts the disability insurance doctor's release is for benefits. company to provide an employee's mandatory in order to statement return to work. **Vacancy Status:** 4) Ensures that an attending physician's The position may be held in **SAP Update – Location:** statement is completed and accordance with the bargaining unit's HRAP create return to work submitted to the disability insurance contract. action using: company. Action Type "Z2" (Return **Monthly Benefit: Disability Insurance Company:** from Leave) Core: 60% of annual salary up to The disability insurance company will Action Reason "04" (Return \$1.500. notify the employee and the Leaves from Disability)\*. Enhanced: 66 2/3% of annual Department when benefits are approved salary up to \$3,000. \*Display an overview of the or denied or if additional information is employee's leave action needed to complete the processing of a **Maximum Duration:** record in SAP to determine claim. Core: 2 Years of benefits. "Action Reason" to use. **Enhanced**: If disability begins **Leaves Department:** Return the employee from before age 60 - benefits paid to age 1) Requests the employee's last day the appropriate leave of 65, but not less than five (5) years. If worked & last sick day used from absence. disability begins after age 60 – the work location Location also completes the benefits paid for five (5) years from 2) Notifies appropriate departments the end of the Elimination Period. Return to Work Notice when the employee is approved for, (bottom portion of the or denied disability benefits **Concurrency Status:** disability approval 3) Enters disability action in SAP. This benefit can run concurrent with notification) and sends to the Family/Medical Leave, Personal Leaves Department with a **Required Forms/Information:** Leave, Worker's Compensation or copy of the doctor's Employee's Statement Maternity Leave. release. Employer's Statement Attending physician's statement Working while receiving benefits: The employee may not work unless approved to do so by the disability

## **Disability Benefit Instructional**

**Description:** The long term disability (LTD) insurance plan provides financial protection for eligible employees by paying a portion of the employee's income when there is a long period of disability. The benefit amount received is based on the amount earned before disability began. Benefits begin after a ninety (90) day elimination period. The basic LTD plan is provided by the Board at no cost to employees. The Enhanced LTD plan is available to employees at an additional cost. .

Eligibility to Participate: Instructional Employees working at least twenty (20) hours per week.

**Information Contact:** The Leaves Department – 754-321-3130

The employee may not work unless approved to

do so by the disability company.

<b>Key Points</b>	Process to Initiate Disability Benefits	Return to Work Process
NOTE:	Employee:	Employee:
Disability is an insurance benefit, not a leave	1) Notifies Supervisor	Notifies Leaves
of absence.	2) Contacts Leaves Department	Department and work
Approval Status: The disability company makes the determination regarding eligibility for benefits.	for information and necessary paperwork to apply for the appropriate leave of absence 3) Contacts the disability	location when disability benefits have ended and employee is returning to work. A doctor's
Vacancy Status:	insurance company to provide	release is mandatory
If the employee is approved for disability	an employee's statement	in order to return to
	4) Ensures that an attending	work.
benefits and is also approved for a Personal leave <u>during the first semester</u> of the school year, the instructional employee's position will be held for the current school year.  If leave & disability is approved <u>during the</u>	physician's statement is completed and submitted to the disability insurance company.	SAP Update – Location: HRAP create return to work action using:
second semester of the school year, the	Disability Insurance Company:	Action Type "Z2"
instructional employee's position will be held	The disability company will	(Return from Leave)
through the end of the school year and also for	notify the employee and the	Action Reason "04"
the following school year.	Leaves Department when benefits	(Return from
Monthly Benefit: Core: 60% of annual salary up to \$1,500. Enhanced: 66 2/3% of annual salary up to \$3,000.	are approved or denied or if additional information is needed to complete the processing of a claim.	Disability)*.  *Display an overview of the employee's leave action record in SAP to
,	<b>Leaves Department:</b>	determine "Reason" to
<b>Maximum Duration:</b>	1) Requests the employee's last	use. Return the
Core: 2 Years of benefits.	day worked & last sick day	employee from the
<b>Enhanced</b> : If disability begins before age 60 –	used from the work location	appropriate leave of
benefits paid to age 65, but not less than five (5)	2) Notifies appropriate	absence.
years. <u>If disability begins after age 60</u> – benefits	departments when the	
paid for five (5) years from the end of the	employee is approved or	Location also
Elimination Period.	denied disability benefits	completes the Return to
G	3) Enters disability action in	Work Notice (bottom
Concurrency Status:	SAP.	portion of the disability
This benefit can run concurrent with		approval notice) and
Family/Medical leave, Personal leave, Worker's	Required Forms/Information:	sends to the Leaves
Compensation or Maternity Leave.	Employee's Statement	Department with a
Working while receiving disability benefits:	Employer's Statement Attending physician's statement	copy of the doctor's release.

For a full description of the disability plan, please read the Group Insurance Certificate on this Web site.

## **Disability Benefit Non-Instructional**

**Description:** The long term disability (LTD) insurance plan provides financial protection for eligible employees by paying a portion of the employee's income when there is a long period of disability. The benefit amount received is based on the amount earned before disability began. Benefits begin after a ninety (90) day elimination period. The basic LTD plan is provided by the Board at no cost to employees. The Enhanced LTD plan is available to employees at an additional cost.

Eligibility to Participate: Non-Instructional Employees working at least twenty (20) hours per week.

**Information Contact:** The Leaves Department – 754-321-3130

Information Contact: The Leaves Department	11111cm – 734-321-3130	
Key Points	Process to Initiate Disability Benefit	Return to Work Process
NOTE: Disability is an insurance benefit, not a leave of absence.  Approval Status: The disability company makes the	Employee: 1) Notifies Supervisor 2) Contact Leaves Department for information and necessary paperwork to apply for the appropriate leave of absence	Employee: Notifies Leaves Department and work location when disability benefits have ended and employee is returning to work. A
determination regarding eligibility for benefits.	3) Contacts the disability insurance company to provide an	doctor's release is mandatory in order to
Vacancy Status: A vacancy will be created; however, the position may be held in accordance with the bargaining unit's contract.	employee's statement 4) Ensures that an attending physician's statement is completed and submitted to the disability insurance company.	return to work.  SAP Update – Location: HRAP create return to work action using: Action Type "Z2" (Return
Benefits: Core: 60% of annual salary up to \$1,500 per month. Enhanced: 66 2/3% of annual salary up to \$3,000 per month.	Disability Insurance Company: The disability company will notify the employee and the Leaves Department when benefits are approved or denied or if additional information is needed to complete	from Leave) Action Reason "04" (Return from Disability)*.  *Display an overview of the employee's leave action
Maximum Duration: Core: 2 Years of benefits. Enhanced: If disability begins before age 60 – benefits paid to age 65, but not	the processing of a claim.  Leaves Department:	record in SAP to determine "Reason" to use. Return the employee from the
less than five (5) years. <u>If disability</u> begins after age 60 – benefits paid for five (5) years from the end of the	<ol> <li>Requests the employee's last day worked &amp; last sick day used from the work location</li> <li>Notifies appropriate departments</li> </ol>	appropriate leave of absence.  Location also completes
Elimination Period.  Concurrency Status: This benefit can run concurrent with	when the employee is approved or denied disability benefits  3) Enters disability action in SAP.	the Return to Work Notice (bottom portion of the disability approval notice) and sends to the Leaves
Family/Medical Leave, Personal leave, Worker's Compensation or Maternity Leave.	Required Forms/Information: Employee's Statement Employer's Statement	<b>Department</b> with a copy of the doctor's release.
Working while receiving benefits: The employee may not work unless approved to do so by the disability company.	Attending physician's statement	

For a full description of the disability plan, please read the Group Insurance Certificate on this Web site.