# 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

## Key Points

**NOTE:**
Disability is an insurance benefit, not a leave of absence.

**Approval Status:**
The disability company makes the determination regarding eligibility for benefits.

**Vacancy Status:**
The position may be held in accordance with the bargaining unit’s contract.

**Monthly Benefit:**
- **Core:** 60% of annual salary up to $1,500.
- **Enhanced:** 66 2/3% of annual salary up to $3,000.

**Maximum Duration:**
- **Core:** 2 Years of benefits.
- **Enhanced:** If disability begins before age 60 – benefits paid to age 65, but not less than five (5) years. If disability begins after age 60 – benefits paid for five (5) years from the end of the Elimination Period.

**Concurrency Status:**
This benefit can run concurrent with Family/Medical Leave, Personal Leave, Worker’s Compensation or Maternity Leave.

**Working while receiving benefits:**
The employee may not work unless approved to do so by the disability insurance company.

## Process to Initiate Disability Benefits

**Employee:**
1) Notifies Supervisor
2) Contacts Leaves Department for information and necessary paperwork to apply for the appropriate leave of absence
3) Contacts the disability insurance company to provide an employee’s statement
4) Ensures that an attending physician’s statement is completed and submitted to the disability insurance company.

**Disability Insurance Company:**
The disability insurance company will notify the employee and the Leaves Department when benefits are approved or denied or if additional information is needed to complete the processing of a claim.

**Leaves Department:**
1) Requests the employee’s last day worked & last sick day used from the work location
2) Notifies appropriate departments when the employee is approved for, or denied disability benefits
3) Enters disability action in SAP.

**Required Forms/Information:**
- Employee’s Statement
- Employer’s Statement
- Attending physician’s statement

## Return To Work Process

**Employee:**
If a position is available for the employee to return to, the employee must present a doctor’s release to the work location’s supervisor. A doctor’s release is mandatory in order to return to work.

**SAP Update – Location:**
HRAP create return to work action using:
- Action Type “Z2” (Return from Leave)
- Action Reason “04” (Return from Disability)*.

*Display an overview of the employee’s leave action record in SAP to determine “Action Reason” to use. Return the employee from the appropriate leave of absence.

Location also completes the Return to Work Notice (bottom portion of the disability approval notification) and sends to the Leaves Department with a 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
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

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

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<td><strong>Employee:</strong> Notifies Leaves Department and work location when disability benefits have ended and employee is returning to work. A doctor’s release is mandatory in order to return to work.</td>
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<td><strong>Approval Status:</strong> The disability company makes the determination regarding eligibility for benefits.</td>
<td><strong>Disability Insurance Company:</strong> 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 the processing of a claim.</td>
<td><strong>SAP Update – Location:</strong> HRAP create return to work action using: Action Type “Z2” (Return from Leave) Action Reason “04” (Return from Disability)*.</td>
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<td><strong>Vacancy Status:</strong> A vacancy will be created; however, the position may be held in accordance with the bargaining unit’s contract.</td>
<td><strong>Leaves Department:</strong> 1) Requests the employee’s last day worked &amp; last sick day used from the work location 2) Notifies appropriate departments when the employee is approved or denied disability benefits 3) Enters disability action in SAP.</td>
<td>*Display an overview of the employee’s leave action record in SAP to determine “Reason” to use. Return the employee from the appropriate leave of absence.</td>
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<td><strong>Benefits:</strong> Core: 60% of annual salary up to $1,500 per month. Enhanced: 66 2/3% of annual salary up to $3,000 per month.</td>
<td><strong>Required Forms/Information:</strong> Employee’s Statement Employer’s Statement Attending physician’s statement</td>
<td><strong>Location also completes the Return to Work Notice (bottom portion of the disability approval notice) and sends to the Leaves Department with a copy of the doctor’s release.</strong></td>
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<td><strong>Maximum Duration:</strong> Core: 2 Years of benefits. Enhanced: If disability begins before age 60 – benefits paid to age 65, but not less than five (5) years. If disability begins after age 60 – benefits paid for five (5) years from the end of the Elimination Period.</td>
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<td><strong>Working while receiving benefits:</strong> The employee may not work unless approved to do so by the disability company.</td>
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For a full description of the disability plan, please read the Group Insurance Certificate on this Web site.