SECTION: Human Resources   NUMBER: A-001-04-0016

AREA: Benefits   DATE: 06/01/2018

SUBJECT: Long-term Disability Insurance   REVIEWED: 12/14/2022

I.   PURPOSE

To provide long-term disability insurance coverage in the most cost effective manner.

II.   POLICY

A. Regular employees (see definition under "Employee Definitions") are automatically enrolled in the long-term disability insurance plan on the first day of the month if employed on the first day of the month or the 1st day of the following month if employed on the 2nd of the month or after.

B. All employees on benefits are automatically enrolled for long-term disability insurance. Premiums are paid by Rocky Mountain College.

C. Any regular employee who becomes Disabled or Partially Disabled and remains so for 90 consecutive dates shall become entitled to the long-term disability benefits as described in the official long-term disability document.

D. The benefit payable to any regular employee who becomes Disabled shall be 60% of the regular employees pre-disability earnings. The maximum monthly benefit shall not exceed $5,000.

E. The maximum benefit period is stated in the official plan document.

F. Regular employees wishing to make a claim for benefits must do so in writing using forms provided by the Human Resource Office.

G. All claims must be received in Human Resources before benefits are to commence.

H. Regular employees may be expected to provide additional documentation. If so, requested documents are due to the vendor before benefits are to commence.

I. Regular employee will keep in touch periodically with Human Resources and will notify Human Resource of their official day back to work.

J. If any questions arise please refer to the Certificate or Group Long-Term Disability Insurance plan which will prevail.

III.   REVIEW AND RESPONSIBILITIES

Responsible Parties: Human Resource Office

Review: As deemed as appropriate

IV.   APPROVAL

Approved: _____   Date: _____
                         President

Approved: _____   Date: _____
                    Chair / Board of Trustees