LONG TERM DISABILITY INSURANCE

PLAN H BENEFIT PROGRAM

If you are enrolled in the Plan H Benefit Program, you will be automatically enrolled in Long Term Disability Plan. This coverage is provided by the University at no cost to you.

The following summary of coverage is not intended as a complete description of the coverage. See the specific policy for detailed information. If you have questions, please contact the University’s Benefits Department at (801) 581-7447.

- LTD pays a benefit in the event you cannot work because of a covered illness or injury (including an on-the-job injury).
- Benefit Waiting Period (BWP) of 30 days. This is the period of time an employee must be disabled before benefits become payable. LTD benefits will not begin until all sick leave and vacation accruals have been exhausted. If you enroll in STD, LTD benefits will begin when STD benefits end.
- Benefits are paid monthly.
- Benefit Amount: 60% of predisability earnings up to $15,000/month, less income from other sources. Minimum benefit of $100/month.
- LTD Benefits include continued contributions to the 401(a) Defined Contribution Retirement Plan in an amount equal to 6% of your predisability earnings.
- Disability is defined as:
  During the BWP and the first 24 months after the BWP, you are unable, as a result of sickness, bodily injury or pregnancy, to perform with reasonable continuity the material duties of your own occupation or you suffer a loss of at least 20 percent of your indexed predisability earnings when working.
  At the end of the 24-month period, being unable due to sickness, bodily injury or pregnancy to perform with reasonable continuity the material duties of any occupation for which you are reasonably qualified by education, training or experience.

This document contains only a general description of the Short Term Disability and Long Term Disability policies. The exact details of the policies are included in the legal documents that govern each policy. If there is any discrepancy between this announcement and the policy documents, the policy documents govern.