

## **LONG TERM DISABILITY INSURANCE**

The Library shall make available to full-time employees a Long Term Disability (LTD) Insurance Plan. LTD benefits provide (after a ninety day elimination period) monetary compensation to replace, in part, wages lost when the employee is determined disabled due to a qualifying injury or illness and where this condition is determined to prevent the employee from carrying on assigned duties and responsibilities. Employees seeking LTD benefits must satisfy the terms and conditions of the Plan.

Employees enrolled in the LTD Insurance Plan shall contribute to premiums at the rate of .143% (.00143) of biweekly salary (including bonuses, health buyback) up to a maximum of \$2.00 per biweekly pay period.

Employees may receive pay for available accrued earned sick time while receiving LTD benefits however in this circumstance the Library shall be indicated as the payee of the benefit. Employees will be credited sick time based upon the monetary benefit paid to the Library.

The Library reserves the right to change LTD Insurance Plan providers as it deems appropriate or necessary.

The preceding is only a summary of the Library's Long Term Disability Insurance Plan and is not to be interpreted as a full explanation of this benefit. See LTD Plan literature for details.

Latest Revision: June 27, 2005  
Originally Adopted: April 26, 1999 (Disability Income Plan)