

Academic Affairs Manual (ACD)

ACD 601–04: Long-Term Disability Insurance

Effective: 7/1/1978

Revised: 7/1/2002

Purpose

To provide eligible faculty and academic professionals with long-term disability insurance

Sources

State of Arizona Official Compilation of Administrative Rules & Regulations R2-5-602 (Supp. 1983–84). “Employee Health Benefit Plan”; R2-5-604 (Supp. 1983–84). “Employee Life and Disability Income Insurance Plan.”

Arizona State Retirement System, Chapter 112

Arizona Board of Regents Policy Manual - 6–601; 6–602

Applicability

Faculty and academic professionals who:

1. are employed to work 20 hours per week (50 percent FTE) or more for a continuous period of six or more months
2. are qualified to participate in and are making contributions to an approved state or optional retirement program unless exempted by law

and

3. are under age 69 1/2.

Policy

The state of Arizona provides a long-term [disability](#) income protection plan for eligible [faculty](#) and [academic professionals](#).

Benefits are payable for disability due to injury or illness on or off the job and will start when the insurance company declares that a faculty member or academic professional has been totally [disabled](#) for six consecutive months from the last day of work. This program will pay up to 66 2/3 of the individual’s monthly salary. There could be minimum and maximum amounts, depending on the long-term policy currently provided by the employee’s retirement plan.

Disability benefits are coordinated with payments for which the faculty member or academic professional is eligible from:

1. Social Security
2. workers’ compensation

and

3. Arizona State Retirement and optional retirement programs.

A faculty member or academic professional who has become disabled should apply for disability benefits after three months from the last day of work when the disability is expected to continue for a period of at least six months. All disabled faculty and academic professionals are advised to contact the local Social Security office for information concerning disability benefits payable under Social Security.

During the six months' waiting period, an eligible faculty member or academic professional who becomes disabled will be considered:

1. on leave with pay while using all accrued sick leave and, if desired or eligible, vacation leave

or

2. on leave without pay when all accrued sick leave and, if desired or eligible, vacation leave has been used.

Eligibility for a long-term disability benefit does not ensure continuance of an indefinite leave of absence. An eligible faculty member or academic professional who has been declared totally disabled may be terminated from employment after six months from the last day the faculty member or academic professional worked.

Procedure

The faculty member or academic professional notifies the chair or director and Human Resources of an impending claim for long-term disability and submits the long-term disability documentation.

Human Resources processes appropriate forms to establish disability status.