

## College Procedure: 402.6 – Long Term Disability Insurance (LTD)

Policy Reference: 402 – Employee Benefits and Compensation  
 Responsible Department: Human Resources  
 Approval Authority: Cabinet  
 Procedure Owner: Vice President, Human Resources  
 Effective Date: 02/25/2013

Version Number: 3  
 Legal Counsel Reviewed (yes/no): No  
 Scope: College-wide

### Reason for Procedure

Group long-term disability insurance coverage is provided as one of the benefits for Board-approved, full-time employees of Kirkwood, unless otherwise stated in the KFA Master Agreement.

### The Procedure

Kirkwood provides long-term disability benefits for Board-approved, full-time employees with an elimination period of 90 calendar days. The eligible employee is paid 70 percent of their basic monthly earnings until age 65. Coverage is effective on the first day of month following beginning employment.

Employees covered by a negotiated agreement will receive insurance benefits as provided and outlined within the negotiated Master Contract Agreement.

### Revision Log

*Table 1 Revision Log*

Version Number	Date Approved	Approved by	Description of Change
1	02/25/2013	Jim Choate, Vice President, Finance	New procedure
2	05/15/2017	Mick Starcevich, President	New template
3	06/11/2019	Procedure template	Procedure template