Kirkwood
COMMUNITY COLLEGE

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 and Institutional Effectiveness
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.

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. 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
4	10/30/2026	HR Department	Reviewed minor edit