

NUMBER: 357

SUBJECT: LONG-TERM DISABILITY—BENEFITS ELIGIBLE EMPLOYEES

APPROVAL DATE OF LAST REVISION: JANUARY 24, 2011

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### **357.1 – POLICY**

The Long-term Disability (LTD) Program is designed to replace a substantial portion of a benefit eligible employee's income if he or she is unable to perform his or her regular occupation because of bodily injury, illness, or mental impairment. Bridgerland Technical College reserves the right, if circumstances warrant, to assist and to recommend that an employee apply for acceptance in the LTD Program.

### **357.2 – PROCEDURES**

#### **357.2.1 – Premiums**

The College pays the entire premium of the LTD Program for benefits eligible employees.

#### **357.2.2 – Waiting Period and Duration**

The elimination period, or the period in which the employee must be continuously disabled is determined by the long-term disability plan in effect at the time of disability. Plan benefits are also subject to change from time to time and are, therefore, determined by the plan in effect at the time of disability. (Bridgerland Administration reserves the right to change plans at the beginning of any fiscal year based on premium cost increases and benefits.)

#### **357.2.3 – Plan Benefits**

In general terms, long-term disability benefits are designed to provide a benefits eligible employee, on disability, with a compensation benefit equal to approximately two-thirds of the employee's annual salary, prior to the disability. This benefit is subject to certain limitations and restrictions which are controlled by the plan documents. A copy of the long-term disability plan booklet is available from the Controller's Office. In addition, the long-term disability plan also carries a 24-month "waiver of premiums" clause for medical insurance. This benefit will be provided either through the medical plan or by the College paying the cost of medical insurance premiums at the same level that existed prior to the disability benefit. The waiver of premiums option under the medical plan will always be used first if one is in effect at the time of the disability.

Medical insurance coverage beyond the first 24 months is subject to the rules and regulations of the long-term disability plan in effect at the time and is not a responsibility of the College.

#### **357.2.4 – Employment Status**

Employees receiving benefits under the LTD Program are not still considered employees of Bridgerland. If a former employee receiving LTD benefits is able to return to work within one (1) year from the date the disability benefit began, a reasonable effort will be made by the individual department and the College to place that individual in the same or a similar position of responsibility and compensation in accordance with Section 357.2.5 below.

#### **357.2.5 – Reinstatement of Position and Benefits**

No guarantee of return to work following a disability will extend to the employee beyond the requirements of FMLA. However, Bridgerland reserves the right to allow an employee who is absent for FMLA eligible reasons or for a long-term disability for a period exceeding the FMLA time period to return to work if Administration determines there is a legitimate business reason(s) to do so. The College intends that the making of such an allowance that is determined to be in the best interest of both the College and the returning employee will not create an entitlement to all employees who wish to return to work outside of the FMLA rules or time periods. The decision to reinstate an employee will be based solely on the needs of the College and will include such factors as budget availability for the specific position, workload needs, and any effect

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(displacement) that such a reinstatement might have on other employees. Bridgerland does not intend to displace other current employees to accommodate a return to work.

#### **357.2.6 – Fitness for Duty Requirement**

Bridgerland may require the employee to provide a fitness for duty certification before the employee returns to work. The employee will be notified of this requirement by the Controller's Office. The decision to require certification of fitness for duty may only be made by the President or any Vice President and will be based on a legitimate business reason(s). Fitness for duty examinations, if required, must be job-related and paid for by the College.

#### **357.3 – RESPONSIBILITY**

##### **357.3.1 – Accounting Department**

The Controller's Office is responsible for assisting in the implementation of this policy in accordance with the College's, currently in effect, LTD Program.