



**Ringling College
of Art + Design**

STAFF HANDBOOK

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Subject: Long Term Disability Insurance

Revised: October 24, 2002

Long Term Disability Insurance

The College furnishes group Long Term Disability insurance to staff with Regular Full-time and Temporary Full-time appointments who work at least 9 months per year (1,462.5 hours). This insurance provides a portion of income replacement if the employee is unable to work due to disability. Employees are eligible the day of hire into a full-time position.

Long term disability benefits pay 60% of the employee's base salary to a maximum of \$7,500 per month (subject to reduction for other disability income benefits). Long term disability benefits do not commence until 90 days after the disability begins. Medical certification of a disability is required by the insurance carrier.

A summary plan description will be made available to each eligible employee which describes this coverage.