

**WESTERN NEBRASKA COMMUNITY COLLEGE
POLICIES AND PROCEDURES**

SECTION: Human Resources 400.0000.14
SUBSECTION: Support Staff 420.0000.96

Disability Leave/Insurance (Full-Time Support Staff Only)
Policy Number: 420.2300.14

POLICY

The Board requires all full-time employees to take part in the long-term disability insurance program as a condition of employment. Employees shall be responsible for paying the monthly premiums. Benefits from the policy will commence on the first day of the calendar month following three months of continuous total disability and will be paid monthly thereafter. Benefits will not be payable for the first three months of continuous total disability. To be entitled to benefits, the employee must be insured under the group policy at the commencement of the period of continuous total disability. Benefits will cease on the first day of the month in which total disability terminated or, if earlier, on the first day of the month in which the employee reaches age sixty-five (65). All benefits are subject to the provisions and limitations of the group policy.

Long-term disability (LTD) insurance, if approved by the insurance carrier, is available to full-time employees to provide income protection in the event of a disability exceeding ninety (90) calendar days. Employees become eligible for LTD insurance coverage commencing on the first day of the month following employment. As detailed in the disability insurance policy, eligibility for LTD benefits payments begins after a waiting period of ninety (90) continuous days of physician-certified disability. Payments to the employee for accrued leave and/or short-term disability benefits are allowed during the waiting period.

Pending approval by the insurance carrier, an employee on LTD leave receives approximately sixty (60) percent of regular earnings; this amount is reduced by any amount(s) received from other sources, such as Social Security, Worker's Compensation, etc. The cost of this insurance benefit coverage is borne by the employee. As such, any LTD benefits received are not subject to federal, state, and other applicable taxes. Upon College approval of the disability absence from the job, employees are eligible to remain in the Educator Health Alliance group health, dental, and other benefit programs while on long-term disability, but employees are responsible for the full premium amount of each plan. No sick, personal, or annual leave is accrued while on LTD. Monthly employee and employer retirement contributions to TIAA/CREF (RA plan only) are paid as a part of the disability benefit through the disability insurance carrier. Premiums for life insurance and disability insurance are waived by the respective carrier during the disability leave.

Disability Insurance Benefits

Disability insurance benefits, as offered by the College, are provided in full accordance with the policy as provided by the disability insurance carrier. The employee is ultimately responsible for adherence to the conditions and requirements set forth in the disability insurance policy in order to become and remain eligible for disability insurance benefits.

Return to Work

Prior to an employee returning to work following disability leave or absence, the employee must provide written certification of the ability to return to work from an attending/treating physician. Such certification shall include all limitations and restrictions specifically necessary for the position which the employee shall be assuming. The employee must be able to perform the essential functions of the assigned position in order to return to work. (The essential functions of the position are included on the College job description.)

Job Restoration

While the college takes a compassionate and benevolent view toward illness and absences due to disability, positions shall not be held open indefinitely when an employee is unable to fulfill job responsibilities. Reinstatement to the same or equivalent job following a disability leave/absence will be available for 180 days or less (in addition to the waiting period of ninety days, for a total number of days not to exceed 270 days).

Coordination with Disability Insurance and Retirement Plans

Employees should consult the college benefits representative in the Human Resources Office in the event of a long-term disability absence. Employees who are participants in the *TIAA/CREF* Group Retirement Plan must take steps to assure that *The Standard* disability benefits dovetail with the requirements of the retirement plan.

DEFINITIONS

N/A

APPLICABILITY

N/A

Adoption Date: 2014

Revision Date (and Board of Governors' Minutes Item Number):

Prior Policy/Procedure Number:

Schedule for Review:

Divisions/Department Responsible for Review and Update:

Sponsoring Division/Department:

Rescinded Date:

Cross Reference:

Procedure(s) for Policy:

Related Policies/References: