

Long-Term Disability Insurance

Summary

The university's procedures pertaining to long-term disability insurance.

Purpose

To provide guidance to employees on long-term disability insurance.

Procedure

Long-Term Disability insurance protects the employee against the loss of income during long periods of disability. Benefit payments begin on the 91st day of disability or the expiration of sick leave (if desired), whichever is later. Proof of insurability is not required during the new employment period (the first 31 days of employment), although some preexisting exclusions may apply. Enrollment after the first 31 days requires a statement of insurability and coverage is subject to acceptance by the insurer.

Long-term Disability premiums are excluded from the pre-tax program. Please refer to the long-term disability policy for detailed coverage information.

Related USG Policy

Human Resources Administrative Practice Manual

Last Update

6/5/18

Responsible Authority

CSU Human Resources