THE UNIVERSITY OF MICHIGAN

STANDARD PRACTICE GUIDE

SECTION:	Benefits Office	**Number:**	203.1-1
		Revised:	
SUBJECT:	Expanded Long Term Disability Plan	**Issued:**	9/1/05
		Review Date:	9/1/10
APPLIES TO:	All Regular Faculty and Staff*	**Attachment(s)**	0
ISSUED BY:	Human Resources and Affirmative Action		

I. Policy

The University provides a Long-Term Disability Plan so that monthly income and other benefits may be continued for totally disabled eligible faculty and staff members according to the terms of the Expanded Long-Term Disability Plan. The Expanded Long-Term Disability Plan includes a provision of partial disability coverage for Practicing Physicians.

II. Regulations

A. ELIGIBILITY AND ENROLLMENT:

Information regarding benefit eligibility and enrollment for regular faculty and staff, MNA, POAM, Trades, LEO and IUOE members is available by contacting the Benefits Office, the HR/Payroll Service Center or by visiting the Benefits Office website: http://www.umich.edu/~benefits.

B. CONTINUATION OF COVERAGE DURING LEAVES OF ABSENCE, AND REDUCTION IN FORCE (LAYOFF):

Information regarding continuation of coverage during periods of ineligibility including reduction in appointment, layoff, paid leaves, and unpaid leaves is available or by consulting through the Benefits Office, or at the Benefits Office website: http://www.umich.edu/~benefits.

C. PLAN BENEFITS:

Details of the Plan benefits are available in the "Your Benefits: Expanded Long-Term Disability Plan" booklet. Booklets are available upon request at the Benefits Office or by sending an Email to Benefits.Books@umich.edu. Emails should include the name of the book (as above), your name and address as well as a daytime phone number.

D. TERMINATION OF COVERAGE:

Coverage is terminated effective the date of termination of service or the effective date of an ineligible employment status.

E. EXPANDED LONG TERM DISABILITY PLAN COVERAGE FOR BARGAINED-FOR STAFF MEMBERS:

Staff members subject to the terms and conditions of collective bargaining agreements should consult the specific provisions in their current agreements dealing with Long Term Disability. In the event there is an inconsistency between this SPG and an applicable collective bargaining agreement, the provision of the collective bargaining agreement will govern.

F. LIMITATIONS:

The University in its sole discretion may modify, amend or terminate the benefits provided with respect to any individual receiving benefits, including active employees, retirees, and their spouses, partners, and dependents. Although the University has elected to provide these benefits, no individual has a vested right to any of the benefits provided. Nothing in this SPG gives any individual the right to continued benefits beyond the time the University modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefit programs and the University's right to modify, amend or terminate them.

III. Procedure

APPLYING FOR AND RECEIVING BENEFITS:

Information on how to apply for benefits under the Expanded Long-Term Disability is available by contacting the Benefits Office, the Work~Connections Office, the HR/Payroll Service Center or by visiting the Benefits Office Website at: http://www.umich.edu/~benefits

*****Except for Supplemental Faculty, Graduate Employees Organization (GEO), GSRAs, students in Department sponsored groups, House Officers Association (HOA), Professional Specialists, AFSCME, Research Fellows and LEO Lecturers I and II