

Standard Practice Guide Policies

Expanded Long-Term Disability Plan

203.01-1

Applies to: Regular faculty and staff except for supplemental faculty, Graduate Employees Organization (GEO), GSIs and GSSAs) GSRAs, Medical Students, Fellowship Holders, Students in Department sponsored groups, House Officers Association (HOA), Professional Specialists, AFSCME, and Temporary Employees, and U-M Retirees

I. POLICY

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

II. REGULATIONS

A. ELIGIBILITY AND ENROLLMENT

Information regarding benefit eligibility and enrollment for faculty and staff is available by contacting the Benefits Office, the Shared Services Center or by visiting the Benefits Office website (<https://hr.umich.edu/benefits-wellness>).

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 by consulting through the Benefits Office, or at the Benefits Office website (<https://hr.umich.edu/benefits-wellness>).

C. PLAN BENEFITS

Details of the Plan benefits are available in the Expanded Long-Term Disability Plan booklet. Booklets are available on the Benefits Office website (<http://hr.umich.edu/expanded-ltd-plan-book>).

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

Faculty and 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.

Notes

June 27, 2016 reviewed, no changes.

October 3, 2023: Updated links and formatting

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Related Links:

Procedures (<http://www.hr.umich.edu/procedures/spg203-01-1.htm>)

Benefits Office (<https://hr.umich.edu/benefits-wellness>)

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