

University of Arkansas at Pine Bluff

Faculty/Staff Handbook

Policy: **LONG TERM DISABILITY INSURANCE**
Policy #: **12.4**

The University pays the full cost of your basic long-term disability insurance policy if you are an active, regular appointed employee who works twenty hours a week or more. Your coverage is automatic, starting with your first day of work. If your annual salary is more than \$20,000, you may purchase additional optional long-term disability coverage to increase your benefits. You pay the total cost of the optional coverage, which will be deducted from your paycheck. Both the basic and the optional long-term disability insurance policies are designed to coordinate with other forms of disability insurance, such as social security and workers' compensation, to provide you with total monthly payments, until you retire or reach age 65, equal to 60% of your salary before you became disabled. Payments begin in the seventh month of your long-term disability.

Visit or call the benefits section of Human Resources at
http://www.uapb.edu/administration/finance_administration/human_resources.asp
[x](#)

Resource(s): Board Policy 430.3
Approved by:
Approval date:
Custodian: Human Resources