



Lehigh University Human Resources Policy

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| Policy Number: | 113 |
| Effective Date: | 5/1/1969 |
| Revisions: | 1/1/1998 |
| Applicability: | All Full Benefits Eligible Faculty and Staff Members |

LONG TERM DISABILITY INSURANCE POLICY

Purpose:

Policy on LTD plan offered as part of the *Flexible Benefits program*

Policy:

The University maintains the “Total Disability Benefits Plan for Employees of Lehigh University.” The plan is identified as plan number 507 with the Internal Revenue Service and the United States Department of Labor. All plan provisions are governed by the official plan document.

Eligibility for Long Term Disability Insurance

Full benefits eligible faculty and staff members are automatically enrolled in Long Term Disability Insurance beginning on their first work day.

Costs for Long Term Disability Insurance

The cost of Long Term Disability Insurance for full-benefits eligible faculty and staff members is fully paid by the University. The benefit is provided on a pre-tax basis unless the faculty or staff member elects to pay tax on the value of the premium.

Plan Choices and Provisions

Coverage is mandatory. Employees have the choice to have the premium paid on a pre-tax or post-tax basis. General information about the plan is provided in the *Flexible Benefits Enrollment* booklet. Specific information regarding the plan provisions is provided in the University’s Summary Plan Description. These informational pieces are available at:

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