

Vincennes University Long Term Disability

Eligible employees are defined as active, full-time employees working 37½ hours per week. Participation in the Long-Term Disability plan is upon employment.

- ◆ **Maximum Benefit** 60% of employee's salary to \$5,000/month
- ◆ **Minimum Benefit** 10% of employee's salary of \$100
- ◆ **Elimination Period** 180 days (may qualify for disability benefits after 180 days of partial benefits.)
- ◆ **Return to Work Incentive** 100% of salary through combination of partial salary & disability income for one year.
- ◆ **Offsets for Residual for Partial Disability** 80% offset after 180 day of partial disability.
- ◆ **Alcohol/Drug & Mental/Nervous Benefit unless hospital confined** 24 months
- ◆ **Maximum Benefit period allowed** Age 65, or later if disabled after age 62. Directly reduced by, primary & family benefits insured employee eligible to receive from Social Security.
- ◆ **Survivor Benefit** 100% monthly for 6 months from date of death, equal to 100% of the insured employee's last monthly LTD benefit.
- ◆ **Rate Per \$100** \$.0025 per hundred per pay. (VU pays half)