



Long-term Disability Insurance

The University maintains a group Long-term Disability Insurance Plan, underwritten by the Standard Insurance Company, which provides each participant a portion of his/her income in the event of a long-term disability. The cost of the insurance is paid by Boston College. Under this program disability is defined as either (1) being unable to perform the material duties of your own occupation due to disease or injury, and not performing any other occupation (total disability); or (2) working, but being unable, due to disease or injury, to earn more than 80% of your basic salary (partial disability).

Enrollment: Employees are enrolled in the Disability Plan on the first of the month following one year of eligible full-time employment. An individual may be eligible for immediate enrollment if he/she had similar disability coverage just prior to joining Boston College.

Benefits: Disability insurance benefits may begin as of the first of the month following six consecutive months of disability. During the initial six months, the employee will continue to receive his/her regular pay, up to a maximum of one-half annual base salary. (Employees on the weekly payroll may also be eligible for payments under the University's short-term disability provision.)

[The Benefits Office should be contacted no later than three months after a disability occurs.]

The plan provides an income benefit of 65% of base monthly salary, with a maximum benefit of \$14,000 per month. The insurance payments are reduced by the amount of any Social Security disability and/or Worker's Compensation benefits that are payable.

If the employee was participating in the University's 401(k) Plan when disability began, the disability insurance also provides a monthly premium benefit for the retirement plan contributions. This means that, while income benefits are being paid, retirement plan premiums continue to be credited to annuity contracts maintained by TIAA. (Fidelity participants will need to open a TIAA contract in order to accept the disability plan credits.) The amounts credited will vary, depending upon an individual's length of service.

Duration: If disability begins prior to age 60, insurance benefits may continue until the "amended Social Security normal retirement age" (65 to 67). If disability occurs from age 60 through 68, benefits may continue until **the later of** 5 years or the "amended Social Security normal retirement age," but not beyond age 70. If disability occurs at age 69 or over, benefits can continue for up to 1 year.

Other Benefits: An employee's Group Life Insurance coverage will be maintained during the period when disability benefits are being paid. Furthermore, if the employee was enrolled in one of the University's medical insurance plans when disability began, Boston College will continue the group coverage, and, under current policy, will pay the full premium cost. Dental coverage may be continued by paying the normal employee portion of the premium.

Termination: This insurance coverage will end when a person terminates employment at Boston College or goes on unpaid leave of absence (unless the leave was approved for continuation for disability coverage).