



3.570 RCUH Long-Term Disability Insurance

I. Policy

It is the policy of the RCUH to provide Long-Term Disability Insurance (LTDI) benefits to its employees. Long-Term Disability Insurance provides partial income to assist employees who are “disabled” for ninety (90) days or more because of an illness or injury.

II. Responsibilities

A. RCUH Employee

1. Initial enrollment for eligible employees is automatic.
2. Contact RCUH Human Resources to file a claim for Long-Term Disability Insurance.

B. Principal Investigator

1. The premium is paid in full by the project from which the employee’s salary is paid. See RCUH Fringe Benefits Schedule for the cost of the Long-Term Disability Insurance.

III. Applications

This policy applies to regular-status employees at 75% FTE or more. LTDI benefits for non-U.S. citizens working outside of the United States or Canada are subject to review and approval by the insurance company.

IV. Details of Policy

A. Long-Term Disability Insurance Benefit Coverage – The RCUH provides employees with LTDI benefits through Metropolitan Life Insurance Company (MetLife). LTDI benefits will be offered to all eligible employees as follows:

1. Maximum Benefit: 60% of the employee’s pre-disability earnings, not to exceed \$15,000 per month.
2. Minimum Benefit: \$100.
3. Maximum Benefit Period: Determined by the employee’s age when disability begins, as stipulated in the Certificate of Coverage and Summary Plan Description.

B. Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is provided to all employees covered by the LTDI plan via the [MetLife LifeWorks Program](#). Services include support with mental, financial, physical, and emotional well-being. The EAP is available to provide support, referral and resources 24 hours a day, 7 days a week, please refer to the [LifeWorks How to Use the EAP flyer](#) for detailed information on this confidential service.

C. Participation in Group Long-Term Disability Insurance Is Automatic – Participation in this benefit begins automatically on the first day of the month following the employee’s

date of hire. The employee must be actively at work on the day before the scheduled effective date of insurance unless the employee

1. Is capable of active work on that day but is absent due to vacation, holiday, or scheduled day off; and
2. Was actively at work on the last scheduled workday before the absence.

D. Termination of Group Long-Term Disability Insurance

LTDI will end automatically on the earliest of the following dates:

1. The date the policy terminates; or
2. The date the employee's employment terminates; or
3. The date the employee ceases to be a member. However, if the employee ceases to be a member because the employee is not working the required minimum number of hours, the employee's insurance will be continued during the following periods, unless it ends on one of the dates shown above:
 - a. While receiving paid vacation or sick leave,
 - b. While the employee is disabled before the beginning date and while benefits are payable;
 - c. During a leave of absence if continuation of insurance under the policy is required by the Family and Medical Leave Act;
 - d. During any other leave of absence approved by the RCUH in advance and in writing and scheduled to last one (1) pay period or less, or
 - e. During periods of approved leave under workers' compensation status.

E. Reinstatement of Group Long-Term Disability Insurance – If the employee's GLTDI coverage is cancelled, the employee may become insured again as a new member. However, if the insurance ends because the employee ceases to be a member, and if the employee becomes a member again within six (6) months, the employee shall be reinstated with coverage on the first day of the month following the date the employee returns to the eligible class.

F. LTDI and Sick Leave – See Policy 3.640 RCUH Sick Leave

1. Sick leave shall not be earned and accrued on time off while receiving LTDI benefits.
2. If LTDI Benefits are paid: Accumulated sick leave may be used up through the date an employee qualifies to receive long-term disability benefits.
3. Programs approved by RCUH Human Resources may supplement long-term disability benefits with sick leave of up to 100% of the employee's full pay.

G. Group Long Term Disability Insurance Plan Management – The RCUH provides employees with Long-Term Disability Insurance (LTDI) through the Metropolitan Insurance Company (MetLife). This policy statement provides an overview of the RCUH's LTDI policy. The actual administrative terms and conditions and eligibility specifications are outlined in the Certificate of Insurance and Group Policy documents.

Employees may request a copy of the Group Policy from the RCUH Human Resources Department. It is important to consider this policy as merely an overview of the actual terms and conditions of a specific provider contract.

- H. GLTDI Benefit Plan Is Subject to Change or Termination** – The RCUH may change its Group Certificate of Insurance/Group Policy and/or benefit provider. This policy may be modified or terminated at the discretion of the RCUH Board of Directors or Executive Director.

V. Procedures

- A. Procedures for Initial Enrollment** – Eligible employees are enrolled automatically in the GLTDI benefit.
- B. Procedures for Filing a Long-Term Disability Claim** – Employee must contact RCUH Human Resources Employee Benefits Section for the claim forms.

VI. Contact

RCUH Employee Benefits: (808) 956-6979 or (808) 956-2326
rcuh_benefits@rcuh.com

VII. Relevant Documents

[Certificate of Coverage LTD: Employees earning less than \\$8,000 per month](#) (52 pages)

[Certificate of Coverage LTD: Employees earning \\$8,000 or more per month](#) (52 pages)

[LifeWorks: How to Use the Employee Assistance Program \(EAP\)](#) (3 pages)

[LifeWorks: Employee Assistance Program \(EAP\) Flyer](#) (1 page)

[Policy 3.640 RCUH Sick Leave](#)

[Policy 3.510 RCUH Fringe Benefit Schedule](#)

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