



Long term Disability

The Cornell Long-Term Disability (LTD) Plan (administered by CIGNA) provides an important financial safety net to eligible employees unable to work because of debilitating illness or injury.

Endowed employees are enrolled in long-term disability coverage automatically. Contract College employees pay a nominal fee. See eligibility requirements below for additional details.

LTD benefits continue as long as you remain disabled or until the maximum benefit period has been reached at your social security normal retirement age (SSNRA). For employees who are age 60 or over at the time the disability begins, the maximum benefit period is the later of the employee's SSNRA or 5 years from the date the employee became disabled.

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Salary

The LTD plan pays a monthly benefit equal to 60% of your regular monthly income at the time of disability and up to a maximum monthly benefit of \$20,000. The paid benefit is reduced by any amount of money you receive from the following:

- Workers' compensation
- Federal social security disability
- Retirement
- No-fault auto insurance lost wage benefits
- Employer salary continuation

Benefits

You are also eligible to participate in health, retirement, and other benefits at a cost¹. What you are eligible for depends on whether you have endowed or Contract College benefits. Not sure? [Click here to find out.](#)

	Contract College	Endowed
Health Insurance	You are billed for the full employee and employer share of your health coverage directly from the New York State Department of Civil Service. Once you are on "long term disability" status, Empire Plan enrollees may be eligible for a waiver of premium benefit if your medical leave of absence is not work-related. If the Empire Plan waiver is approved, your health insurance is provided to you at no cost for up to one year.	You are billed for the standard employee contribution toward the cost of your health coverage while you receive long term disability income benefits from CIGNA.

Life Insurance	<p>Your Basic Life Insurance Plan will continue at no cost to you. For your Group Universal Life (GUL) Plan, CIGNA, which also insures the University's life insurance plans, will ask you to complete a "Waiver of Premium" form at the time you make application for an income benefit under the Long-Term Disability Plan. If you qualify for the Waiver of Premium status, the premiums for the GUL coverage on you, the employee, will be waived at the time of your LTD approval and while you continue on disability. If you carry dependent or spousal coverage under your GUL Plan, you will be billed if you wish to continue coverage while on LTD. Should you be denied for Waiver of Premium but wish to continue your Group Universal Life coverage, you will be direct billed for the premiums.</p>	<p>Your Basic Life Insurance Plan will continue at no cost to you. For your Group Universal Life (GUL) Plan, CIGNA, which also insures the University's life insurance plans, will ask you to complete a "Waiver of Premium" form at the time you make application for an income benefit under the Long-Term Disability Plan. If you qualify for the Waiver of Premium status, the premiums for the GUL coverage on you, the employee, will be waived at the time of your LTD approval and while you continue on disability. If you carry dependent or spousal coverage under your GUL Plan, you will be billed if you wish to continue coverage while on LTD. Should you be denied for Waiver of Premium but wish to continue your Group Universal Life coverage, you will be direct billed for the premiums.</p>
Retirement	<p>Individuals who are vested in NYSERS must separately qualify for disability retirement status under their respective retirement plan. Disability retirement benefits generally continue for life. NYSERS – If approved, you receive a benefit based on the years of service credited to your retirement at the time you become disabled. You do not accrue additional NYSERS service credit while you receive LTD benefits.</p> <p>ORP – If you are a participant in the Optional Retirement Plan (ORP at the time you became disabled), Cornell will continue the employer contribution based on your tier level and pay when you became disabled. The contribution will be made to an account for you in the endowed CURP plan. .</p>	<p>If you are a participant in the endowed retirement plan (CURP) at the time you become disabled, Cornell continues to contribute 10% of the budgeted annual salary you received when you became disabled.</p>

Eligibility

You must meet all of the following criteria:

1. Be scheduled to work a minimum of 1,000 hours or more per calendar year, or have actually worked at least 1,000 hours or more in the year immediately prior, to be eligible under this plan. All current employees working more than half-time who meet the eligibility requirements are eligible to participate in this program immediately. All current half-time employees who meet the eligibility requirements are eligible to participate after completing three (3) years of active service.
2. Have participated in 180 days of short-term disability or workers' compensation.
3. Have a medical disability approved by CIGNA. Approval is based on the medical information received from your treating physicians to support your disability claim.
 - a. First 12 months: You are unable to perform all of your regular job duties, solely due to injury or sickness, and you are unable to earn more than 80% of your indexed covered earning.
 - b. After 12 months: You are unable to perform all the material duties of any occupation you may reasonably become qualified based on education, training or experience.

Additional New York State Benefits

Contract College employees who are members of the Federal Employees' Retirement System (FERS) or the Civil Service Retirement System (CSRS) and have the proper number of years of service may be eligible to receive a disability and/or death benefit from FERS or CSRS. Contact the Cooperative Extension Finance and Personnel Office at (607) 255-2292 for information.

How to Apply

While you are on short-term disability leave or workers' compensation, and it appears your disability will continue up to or beyond six (6) months, Medical Leaves Administration will contact you to begin the application process. If you would like to begin the process sooner, you may also choose to contact Medical Leaves Administration at (607) 255-1177.

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This web page is a simplified summary of your benefits. The complete terms of the long-term disability program are contained in the [official plan document](#), which will govern in case of discrepancy.
