

## Long Term Disability

until the maximum benefit period has been reached. For employees under age 60 at the time of disability, the maximum benefit period is the later of the employee's social security normal retirement age or age 65. For employees who are age 60 or over at the time the disability begins, the maximum benefit period is the later of the end of 5 years from the date the employee became disabled, or their social security normal retirement age. Contact Medical Leaves Administration, 395 Pine Tree Road, (607) 255-1177, for more information.

### ***What happens to my other Cornell benefits, such as health and life insurance, while I am on LTD?***

You are eligible to continue certain Cornell benefits while you receive long-term disability income benefits from CIGNA.

#### **Endowed & Contract College Group Life Insurance**

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 direct 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.

#### **Endowed Health Coverage**

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.

#### **Endowed Retirement Benefits**

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.

#### **Contract College Health Insurance**

You are billed for the full employee and employer share of your health coverage. Once you are on "leave without pay" status, you may be eligible for a waiver of premium benefit (applies to Empire Plan enrollees). If approved, your health insurance is provided to you at no cost for up to one year.

#### **Contract College Retirement**

Individuals who are vested in NYSERS, FERS, or CSRS 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.

ORP – If you are a participant in the Optional Retirement Plan (ORP), the employer contribution to TIAA-CREF continues while you receive LTD benefits.

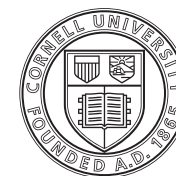
This brochure provides a simplified summary of your benefits. The complete terms of the long term disability program are contained in the official plan document, which will govern in case of discrepancy.

If you have additional questions regarding the Cornell Long Term Disability Plan, please contact Medical Leaves Administration, 395 Pine Tree Road, (607) 255-1177.

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## Long Term Disability



Cornell University  
Division of  
Human Resources

## Long Term Disability

The Cornell Long Term Disability (LTD) Plan provides a very important safety net for financial security for eligible employees who are unable to work due to a disabling illness or accidental injury. This brochure is a simplified summary of the many benefits of this plan.

### ***Who is eligible for Long Term Disability (LTD)?***

If you are an active regular full-time or regular part-time endowed employee of Cornell University, you are eligible to participate in the LTD plan.

For regular full-time employees, participation in the plan begins on the date you enter this classification, provided you are actively at work on that date. For regular part-time employees, participation begins as of the date you complete three years of continuous service in this classification, provided you are actively at work on that date. Contact Medical Leaves Administration at (607) 255-1177 for more information.

### ***What if I am a Contract College or Cooperative Extension employee?***

Contract college employees in the New York State Employees' Retirement System (NYSERS), with less than ten years of service credit are covered by the Cornell LTD plan as described by this brochure. Once a NYSERS participant has at least ten years of service credit she/he may continue coverage under the Cornell plan and may also receive a benefit from NYSERS if approved for retirement disability. Contact Medical Leaves Administration at (607) 255-1177 for additional information.

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.

Contract college employees enrolled in the SUNY Optional Retirement Plan (ORP) are eligible to participate in the Cornell LTD plan as described in this brochure.

**Note:** Employees who become vested in their retirement plans NYSERS, FERS, or CSRS may also be eligible for additional benefits from the Cornell Long Term Disability Plan. Employees are strongly encouraged to continue participating in the basic Cornell program. Contact Medical Leaves Administration at (607) 255-1177 for more information.

### ***How does Cornell provide the LTD benefit?***

Cornell purchases a group insurance plan from CIGNA, a major insurance company based in Hartford, Connecticut. CIGNA fully insures the benefits in the plan for Cornell faculty and staff and provides much of the administrative support for the plan. Although, Medical Leaves Administration, a unit of the Division of Human Resources/Benefit Services, is the main contact point for employees applying for plan coverage.

### ***How long must I be totally disabled before I qualify for LTD benefits?***

If you are approved for Long Term Disability benefits, payments begin after you complete six months of disability.

### ***What do you mean by "disability"?***

An employee is disabled if, because of injury or sickness,

1. The employee is unable to perform all the material duties of his or her regular occupation, or solely due to injury or sickness, he or she is unable to earn more than 80% of his or her indexed covered earning; and
2. After disability benefits have been payable for 24 months, the employee is unable to perform all the material duties of any occupation for which he or she may reasonably become qualified based on education, training or experience.

### ***When should I apply for benefits?***

While you are on short term disability leave or Workers' Compensation leave, if it appears that the disability will continue up to or beyond six (6) months, you will be contacted by Medical Leaves Administration to begin the LTD process. Employees are also encouraged to contact Medical Leaves Administration at any time if they wish to begin the application process sooner. Your application will be processed and a final determination made as soon as possible.

### ***If I am approved for LTD, what income benefits am I eligible to receive?***

The Cornell LTD plan provides 60% of your base annual salary as of the date your disability begins. The maximum monthly income from all sources is \$20,000.00, and the minimum monthly benefit is \$100.00.

### ***What if I am already receiving benefits from Short Term Disability (STD) or Workers' Compensation?***

Short Term Disability (STD) provides benefits for a maximum of 26 weeks in any 52-week period, or approximately six (6) months. Since LTD benefits begin after six months of disability, you exhaust all STD benefits first and then, if you are approved, begin receiving LTD.

Workers' Compensation has no limit on how long you receive a benefit. Therefore, you may receive Workers' Compensation for the first six months of disability, and then, if approved, LTD will begin. If you continue to receive Workers' Compensation after LTD begins, the monthly benefit you receive from the LTD plan is reduced by the amount you are receiving in Workers' Compensation benefits.

### ***So, the Cornell LTD benefit is reduced by benefits I may receive from other sources?***

Yes. Benefits under the LTD plan are coordinated with benefits payable under Social Security, Workers' Compensation, and other group disability and employer-provided retirement plans. The Cornell LTD benefit promises a maximum of 60% of pre-disability earnings from all sources and up to a maximum monthly benefit of \$20,000. So, often benefit payments from one or more sources must be coordinated.

### ***Should I also apply for Social Security Disability benefits?***

Yes. You should contact the local Social Security office to apply for disability benefits.

Medical Leaves Administration staff members can explain the complicated relationship social insurance plans such as Social Security Disability Income has with insurance plans.

### ***If I am approved for LTD benefits, how long will they continue?***

LTD benefits continue as long as you remain disabled or