

ROCKY MOUNTAIN COLLEGE  
ADMINISTRATIVE POLICY

SECTION: Human Resources

NUMBER: A-001-04-0016

AREA: Benefits

DATE: 09/01/2010

SUBJECT: Long-term Disability Insurance

REVISED: 09/01/2010

I. PURPOSE

To provide long-term disability insurance coverage in the most cost effective manner.

II. POLICY

- A. Regular employees (see definition under "Employee Definitions") are automatically enrolled in the long-term disability insurance plan on the first day of the month if employed on the first day of the month or the 1<sup>st</sup> day of the following month if employed after the 1<sup>st</sup> day of the month.
- B. All employees on benefits are automatically enrolled for long-term disability insurance. Premiums are paid by Rocky Mountain College.
- C. Any regular employee who becomes disabled or partially disabled and remains so for one hundred eighty (180) consecutive dates shall become entitled to the long-term disability benefits as described in the official long-term disability document.
- D. The benefit payable to any regular employee who becomes disabled shall be 60% of the regular employees pre-disability earnings. The maximum monthly benefit shall not exceed \$5,000.
- E. The maximum benefit period is stated in the official plan document.
- F. Regular employees wishing to make a claim for benefits must do so in writing using forms provided by the Human Resource Department.
- G. All claims must be received in the Human Resource Department before benefits will commence.
- H. Regular employees may be expected to provide additional documentation. If so, requested documents are due to Human Resources before benefits will commence.
- I. Regular employee will keep in touch periodically with Human Resources and will notify the Human Resource Department of hi/her official day back to work.

J. If any questions arise please refer to the Certificate or Group Long-Term Disability Insurance plan which will prevail.

III. REVIEW AND RESPONSIBILITIES

Responsible Parties: Human Resource Department

Review: As deemed as appropriate

IV. APPROVAL

Approved: Signature on file Date: 9/24/2010  
President

Approved: Signature on file Date: 9/24/2010  
Chair, Board of Trustees

V. INDEXING TERMS

Long-term Disability Insurance