



LONG TERM DISABILITY INCOME PLAN

PM-42-05

Section: 42-00, HEALTH BENEFITS

PURPOSE & SCOPE

Effective 12/01/89, City of Memphis Government provides for its regular, full-time employees, who have successfully completed their initial probationary period, an insured Long Term Disability Income Plan at no cost to the employee.

POLICY

After 180 days of continuous total disability due to disability from illness and/or injury, eligible employees may be entitled to insurance benefit payments that will assist in meeting expenses when regular income has been adversely affected. The Long Term Disability Income Plan is designed to cover a disability due to disability from illness and/or injury sustained on or off the job. The insurance carrier of the City's Long Term Disability Income Plan makes the determination of an employee's disability.

Payments from the Long Term Disability Income Plan are made by the insurance carrier and not by the City of Memphis.

PROCEDURES

When an employee becomes disabled due to disability from illness and/or injury, there is a required waiting period of 180 days of continuous total disability before Long Term Disability Income Plan benefits may begin. Until the employee is accepted under the City's Long Term Disability Income Plan, the employee shall remain under the rules and regulations of all City leave benefit policies as defined in the City's Personnel Manual Policies and Procedures.

At the conclusion of 180 days of continuous total disability due to disability from illness and/or injury, if the employee is still disabled and unable to return to work, the employee shall JADI elect one of the following:

1. Use their unused accrued leave benefits or leave without pay while applying for Long Term Disability Income Plan benefits. All unused accrued leave shall be used before the employee may be placed on Extended Illness Leave without pay.



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2. Apply for Line of Duty Disability, Ordinary Disability, or Social Security Disability depending upon eligibility. If the employee retires on disability, all unused accrued leave benefits will be paid in accordance with the appropriate City policies as defined in the City of Memphis Personnel Manual Policies and Procedures. If approved for a Social Security or Ordinary Disability retirement, the LTD policy will supplement the employee's income up to 60% of his pre-disability income in accordance with the LTD policy.

When any one of the above options is selected, the maximum amount of time that an employee can be away from their City job for reasons of disability due to illness and/or injury is 12 consecutive months which includes the 180-day waiting period and/or any leave used due to disability from illness and/or injury, either with or without pay.

At the conclusion of the 12-month period of time, the employee shall be separated from the City's payroll providing the employee has not previously been separated from the payroll by accepting Long Term Disability Income Plan benefits.

All matters of pension shall be governed by the rules and regulations of the City of Memphis Retirement System.

Disability benefits are governed by the rules and regulations as set forth by the City of Memphis Long Term Disability Income Plan. Eligible City employees are given a Certificate of insurance which describes the plan coverage in detail.

Management holds the right to evaluate an employee's employment status during any period of disability due to disability from illness and/or injury. Policy and procedure questions concerning the Long Term Disability Income Plan must be directed to the Benefits Service Center, Division of Human Resources.

REFERENCE THE FOLLOWING POLICY SECTIONS

- SECTION 42-00, HEALTH BENEFITS
- SECTION 46-00, LEAVE WITH PAY