

Long Term Disability

Long Term Disability (LTD) benefits provide income if you are unable to work for a prolonged period due to illness or injury.

- Disability benefits are available if you are disabled from your own occupation until retirement.
- LTD benefits are coordinated with other benefits such as Social Security, MPSERS pension, and Workers' Compensation.
- Benefit dependent upon approval from the insurance carrier

Faculty & Independent Staff

- Payments begin 180 days after onset of the disability (pending approval)
- Benefit paid at 66 ⅔% of base monthly salary
- Minimum benefit is \$100 or 10% of gross income
- Maximum benefit is \$5,000 per month

Custodial Maintenance & Office Professional Technical

- Payments begin 90 days after onset of the disability (pending approval)
- Benefit paid at 66⅔% of base monthly salary
- Minimum benefit is \$100 or 10% of gross income
- Maximum benefit is \$3,000 per month