

Long Term Disability Plan For Members of SEIU Bargaining Unit Effective January 2, 2024 Plan-At-A-Glance

Eligibility	<p>Regular Full-Time and Part-Time (appointed to work at least 17.5 hours or more per week) staff who are members of SEIU Bargaining Units with one year of service.*</p> <p>Note: The one-year service requirement is waived for individuals who apply for coverage within three months after leaving another employer-sponsored group long-term disability plan which guaranteed income benefits for at least five years during disability. *Provided the individual is actively at work on the date of eligibility.</p>									
Benefit Coverage and Options	<p>When an individual is totally disabled for more than six months, the Long Term Disability (LTD) Plan guarantees a monthly income equal to 60% of covered annual salary, including Social Security benefits or Workers' Compensation payments or both.</p> <p>Two Options:</p> <ul style="list-style-type: none"> ➤ Limited LTD ➤ Full LTD 									
Limited Long Term Disability Coverage	<p>The Limited LTD benefit is based on <i>covered annual salary</i> up to \$36,000 a year (60% of <i>covered annual salary</i>)</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverage Type</th> <th style="text-align: center;">Full Time Employee</th> <th style="text-align: center;">Part Time Employee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">SMH Limited LTD Coverage</td> <td style="text-align: center;">UR Paid</td> <td style="text-align: center;">67 cents per bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000</td> </tr> <tr> <td style="text-align: center;">River Campus Limited LTD Coverage</td> <td style="text-align: center;">UR Paid</td> <td style="text-align: center;">77 cents per bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000</td> </tr> </tbody> </table> <p>Employees who are paid bi-weekly will have their LTD Plan deduction taken in all paydays of each month.</p>	Coverage Type	Full Time Employee	Part Time Employee	SMH Limited LTD Coverage	UR Paid	67 cents per bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000	River Campus Limited LTD Coverage	UR Paid	77 cents per bi-weekly pay period for each \$1,000 of covered annual salary, up to \$36,000
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Full Long Term Disability Coverage	<p>The Full LTD Benefit is based on <i>covered annual salary</i> above \$36,000, to a maximum <i>covered annual salary</i> of \$70,000</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Coverage Type</th> <th style="text-align: center;">Full Time Employee</th> <th style="text-align: center;">Part Time Employee</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">SMH Full LTD Coverage</td> <td style="text-align: center;">67 cents per bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000</td> <td style="text-align: center;">67 cents per bi-weekly pay period for each \$1,000 of covered annual salary</td> </tr> <tr> <td style="text-align: center;">River Campus Full LTD Coverage</td> <td style="text-align: center;">77 cents per bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000</td> <td style="text-align: center;">77 cents per bi-weekly pay period for each \$1,000 of covered annual salary</td> </tr> </tbody> </table> <p>Employees who are paid bi-weekly will have their LTD Plan deduction taken in the first two paydays of each month. In the months containing three paydays, LTD Plan deductions will not be taken from the third payday.</p>	Coverage Type	Full Time Employee	Part Time Employee	SMH Full LTD Coverage	67 cents per bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000	67 cents per bi-weekly pay period for each \$1,000 of covered annual salary	River Campus Full LTD Coverage	77 cents per bi-weekly pay period for each \$1,000 of covered annual salary above \$36,000	77 cents per bi-weekly pay period for each \$1,000 of covered annual salary
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Medicare Primary Health Care while on LTD	For SEIU employees on LTD, Medicare will become the primary payer for health care expenses for individuals covered under a University Health Care Plan who are eligible for Medicare. The University Health Care Plan will be the secondary payer. Individuals will need to enroll in Medicare Part A and Part B as of their Medicare-eligibility effective date.										
Age Limit for Collecting LTD	As long as your disability remains supported most employees are eligible to collect until age 65. <table border="1" data-bbox="695 327 1252 485" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Age at Start of Disability</th> <th>Age or Time Limit</th> </tr> </thead> <tbody> <tr> <td>Prior to age 60</td> <td>To age 65</td> </tr> <tr> <td>60 through 64</td> <td>5 years</td> </tr> <tr> <td>65 through 67</td> <td>To age 70</td> </tr> <tr> <td>68 or older</td> <td>24 months</td> </tr> </tbody> </table>	Age at Start of Disability	Age or Time Limit	Prior to age 60	To age 65	60 through 64	5 years	65 through 67	To age 70	68 or older	24 months
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The University reserves the right to modify, amend or terminate the Long Term Disability Plan at any time. This document provides only a summary of the main features of the plan. The plan documents will govern in the event of any discrepancies. Detailed information on the benefit plans is available on the Leave Administration website, www.rochester.edu/working/hr/leave.

