

## Highlights of the Long Term Disability Plan

*This one-page highlights summary is a supplement to the following Prudential information. This highlights page does not describe all of the plan features, rules, or exclusions. If there is any confusion or conflict regarding plan details, the Prudential contract will be the final authority. RIT reserves the right to modify or terminate all or any portion of the employee benefits package at any time with or without notice. Such changes automatically will apply to you and your employment relationship with RIT. Participation in these plans is provided to eligible employees and does not constitute a guarantee of employment, and requires continued employment and eligibility.*

### Eligibility

- Regular full-time employees are eligible for Basic Long Term Disability (LTD) coverage and Supplemental Long Term Disability coverage.
- Coverage begins the first of the month after date of hire. If date of hire is the first of the month, coverage will begin on date of hire.
- Coverage ends on your termination date.
  - Coverage will end on the last day of the month worked for a faculty member on a 9-month contract, provided that the contract is not being renewed for the following academic year. For long-term disability coverage purposes, coverage will end even if pay continues beyond the last day worked.

### Basic Long Term Disability

- Eligible employees are automatically enrolled in the Basic LTD plan.
- If approved for LTD benefits, the plan provides a monthly benefit of 60% of base pay as of January 1<sup>st</sup> immediately preceding the date disability begins, with a maximum monthly benefit of \$7,000, less other income benefits.

### Supplemental Long Term Disability

- Eligible employees may elect to participate in the Supplemental LTD plan. If elected (and approved, if necessary), premium contributions are paid with after-tax dollars
- If approved for LTD benefits, the plan provides an additional 10% of base pay as of January 1<sup>st</sup> immediately preceding the date disability begins, for a total combined Basic and Supplemental benefit of 70%, less other income benefits. The combined Basic and Supplemental maximum benefit is \$10,000 per month.