

LONG-TERM DISABILITY INSURANCE

Active, regular, full-time or part-time appointed employees of the University of Arkansas who work twenty or more hours a week ("eligible employees") shall be provided basic long-term disability insurance coverage, the cost of which shall be paid by the University. Such basic coverage shall provide sixty percent (60%) of basic monthly earnings benefit not to exceed \$1,000 monthly, less other income benefits and with an elimination period of 180 days.

Eligible employees may also obtain at their cost long-term disability insurance in an amount of sixty percent (60%) of basic monthly earnings, not to exceed \$4,000 monthly, less other income benefits and also with an elimination period of 180 days.

Additional long-term disability insurance is provided for faculty members of the UAMS College of Medicine and other employees eligible for Medical College Physicians Group benefits. The coverage of such additional insurance is sixty percent (60%) of salary in excess of \$8,333 per month with a maximum additional monthly disability benefit of \$10,000. Disability is determined on an occupational specific basis and the cost of coverage is paid from professional fees generated by the UAMS College of Medicine.

The President shall determine the premium, terms and conditions and carrier for all such coverage which shall be set forth in summary descriptions of the coverages approved by the President and provided to eligible employees.

September 20, 1996 (Revised)

May 4, 1990 (Revised)

June 16, 1989 (Revised)

April 15, 1983 (Revised)

October 1, 1982 (Revised)

June 12, 1981 (Revised)

May 8, 1981 (Revised)

February 8, 1980 (Revised)

December 13, 1978