

SALARY CONTINUANCE INSURANCE

It is the policy of the District that employees not suffer undue economic hardship for reasons of extended illness or injury. For this reason, Salary Continuance Insurance is made available to all eligible employees who experience long-term disabilities, following the exhaustion of their accumulated leave benefits. Should the disabling condition become permanent and stationary, the carrier may require the disabled employee to apply for Social Security benefits and/or a temporary disability allowance through the Public Employees' or State Teachers' Retirement System. The carrier may also make rehabilitation training available to the employee. Questions of eligibility are the responsibility of the carrier.

Eligibility

Faculty. All active regular or contract faculty over the age of eighteen with fifty percent or more of a full load on a recurring basis (tenure track) are eligible on the first of the month following three continuous months of service with the District.

Management, Supervisory and Classified Employees. All active permanent and probationary management, supervisory and classified employees over the age of eighteen working at least twenty hours per week are eligible on the first of the month following three continuous months of service with the District.

Procedure

Eligible employees who have been employed in active service for ninety days or more shall be automatically enrolled in the District's Salary Continuance Insurance Program (Long Term Disability) as administered by the carrier. If employee is absent, due to accident or illness, on the date insurance would normally become effective; the effective date is postponed until he/she has returned to the full performance of duties for seven consecutive work days. An eligible employee who has an illness or injury, other than that compensable under Workers' Compensation, may apply for salary continuance benefits following a waiting period of sixty days from the manifestation of the illness or injury. The claim form may be obtained from District Human Resources. If the claim is honored by the carrier, benefits of 66 2/3% of regular base salary or \$9,000 per month, whichever is less, shall commence on the sixty-first consecutive day or upon the exhaustion of accumulated sick leave, whichever is the longer.

A description of the insurance plan's benefits, benefit period, limitations, exclusions and other provisions is contained in the Long Term Disability Income Insurance Plan booklet issued to all eligible employees. In addition, a copy of the master agreement between the carrier and the District is on file in the District Human Resources Office.

Monitoring

1. Requests for salary continuance insurance should be sent to District Human Resources who will complete the appropriate carrier "Employer Information Form" and maintain documents relating to the accident/illness.
2. District Payroll will initiate a major accident/illness tracking record. If an employee appears to be running out of accrued sick leave, vacation and or extended sick leave, District Human Resources is given a copy of the major accident/illness tracking record six weeks prior to the date all paid leave will be exhausted.

3. District Human Resources monitors the employee's work status until the employee returns to work or a change in employment status is initiated.
4. If an employee exhausts all sick leave and there is a question as to whether the employee will return to work prior to running out of extended sick leave and any other paid leaves, District Human Resources will send a letter to the employee explaining the available options as follows:
 - a. return to work
 - b. to resign
 - c. to retire (or apply for disability retirement)
 - d. to request an additional illness leave
 - e. to be placed on the 39-month re-employment list.
5. District Human Resources will contact the employee at the point that all paid leave is nearing exhaustion with information and forms for applying for salary continuance. The forms are to be completed and returned to the indicated carrier. Eligibility for salary continuance is established by the carrier's evaluation of the employee's claim statement, attending physician's statement and related medical documents.