I. Purpose/Introduction/Rationale

The purpose of this policy is to provide income protection to eligible faculty and staff during periods of prolonged incapacity (extending beyond 180 days) which are attributable to non-occupational illnesses or injury. Rollins provides Long Term Disability (LTD) benefits for its eligible employees through an LTD insurance policy underwritten by an LTD insurance carrier. As such, the benefits described in this policy are intended only to convey a summary of the most important coverage provisions. In situations where a question or dispute arises, the insurance carrier’s Long Term Disability plan document will be the official and ruling instrument concerning this plan.

II. Eligibility

All full-time, regular faculty and staff members who work a minimum of 1,462 hours yearly are eligible to participate in the LTD program.

III. LTD Benefits

This policy works in conjunction with the College’s Salary Continuation Policy, and, together, these policies provide income replacement during extended periods of disability-related absence, in accordance with the schedule below. Please refer to the College’s Salary Continuation Policy for details regarding eligibility, application for leave and benefits, and College rights and obligations thereunder.

<table>
<thead>
<tr>
<th>Exempt/ Non-Exempt</th>
<th>Faculty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st-5th day</td>
<td>Paid Time Off (PTO)</td>
</tr>
<tr>
<td>6th-90th day</td>
<td>Salary Continuation at 100% of Base Salary</td>
</tr>
<tr>
<td>91st-180th day</td>
<td>Salary Continuation at 66-2/3% of Base Salary</td>
</tr>
<tr>
<td>181st day</td>
<td>Long Term Disability at 66-2/3% of Base Salary</td>
</tr>
</tbody>
</table>

1. The disability benefits paid under this policy will be based on the regular compensation rate in effect at the time the disability began, regardless of whether the College provided any annual increases to active employees during the employee’s disability leave period.
2. The cost of the LTD plan is paid in full by the College without any contribution by the employee. College members who are on an Unpaid Leave of Absence can continue the long term disability coverage at full cost to the employee.

3. In order for a faculty or staff member to ensure the timely receipt of LTD benefits from the insurance carrier, documentation must be filed approximately 45 days prior to the scheduled commencement of the insurance benefit. The Human Resource Department will work with the faculty/staff member to ensure that all required paperwork is filed on a timely basis.
   a. Individuals disabled for five months or more are eligible to apply for Social Security disability.
   b. Awards from the Social Security Disability Administration may offset your insurance disability income. It is the College member's responsibility to inform the insurance carrier of any award/denial by the Social Security Disability Administration.
   c. Individuals awarded Social Security disability income will be eligible under current law to enroll in the Medicare program 29 months after the onset of the disability.

IV. Status of other benefits while on disability

A. Retirement Plan Contributions
   1. At the time that an employee becomes eligible to collect benefits from the insurance carrier, the Human Resource Department will make arrangements to continue paying the College’s non-contributory retirement benefit into the employee's Retirement Account.
   2. The College’s retirement contribution will continue for the faculty/staff member until the earliest of the following occurs:
      a. returns to full-time employment
      b. reaches age 65
      c. partial or full withdrawal from retirement account
      d. dies
      e. or the cessation of disability payments from the providing company, regardless of the reason.

B. Medical, Dental, and Vision insurance
   1. At the time the faculty/staff member begins collecting his/her disability income from the insurance carrier, it will be necessary to make arrangements with the Human Resource Department to provide for continuance of the premiums. The premiums charged to the disabled faculty/staff member will be the same as if he/she were an active member of the College. Employees will be billed on a monthly basis. Failure to remit the required premium contribution on a timely basis or the cessation of disability payments from the providing company, regardless of the reason, will result in the cancellation of the coverage.

C. Basic Life Insurance
   1. If the Insured becomes Totally Disabled before reaching age 60, his or her Life Insurance under this Policy will continue for one year from the date the Insured becomes totally disabled.
   2. Provided that the proper documentation has been approved by the insurance carrier, life insurance coverage will be continued under the waiver of premium clause by the carrier under which the disability commenced. The amount of life insurance benefit will be the same amount that was provided by the College prior to the commencement of the disability. It may be necessary for the employee and the employee's attending physician to provide a certification of Evidence of Disability to the insurance carrier initially to establish the waiver of premium claim and then periodically (normally every year) for continued support of the disability. The Human
Resource Department will work with the faculty/staff member in processing the necessary paperwork. However, the responsibility of responding to the insurance carrier's inquiries for either the initial claim or its continued follow-up must rest with the individual College member.

D. Voluntary Life Insurance
1. If the Insured becomes Totally Disabled before reaching age 60, his or her Life Insurance under this Policy will continue for one year from the date the Insured becomes totally disabled provided that the Insured remains Totally Disabled, and premiums are paid when due.
2. Provided that the proper documentation has been approved by the insurance carrier, life insurance coverage will be continued under the waiver of premium clause by the carrier under which the disability commenced. The amount of life insurance benefit will be the same amount for which the Insured would have been eligible if he or she were not totally disabled, subject to any applicable benefit reduction. It may be necessary for the employee and the employee's attending physician to provide a certification of Evidence of Disability to the insurance carrier initially to establish the waiver of premium claim and then periodically (normally every year) for continued support of the disability. The Human Resource Department will work with the faculty/staff member in processing the necessary paperwork. However, the responsibility of responding to the insurance carrier's inquiries for either the initial claim or its continued follow-up must rest with the individual College member.

E. Flexible Spending Accounts
1. Should a faculty/staff member be enrolled in either of the College's Flexible Spending Account Programs, the following procedures will apply:
   a. During the 180 day elimination period, deductions will continue to be made from the faculty/staff member's paycheck on a pre-tax basis. If the elimination period overlaps into a new plan year, the College member will be given the opportunity to make a new election (or discontinue participation) in the Flexible Spending Accounts.
   b. At the 181st day, upon receipt of disability benefits from the insurance carrier, the faculty/staff member may elect one of the following options:
      i. Discontinue payments into the Flexible Spending Account. However, claims for services incurred will only be honored up to the date of LTD benefit commencement or
      ii. Continue to participate in the Flexible Spending Account until the end of the plan year by making after-tax contributions. If this option is chosen, it will be necessary to make arrangements with the Human Resource Department to continue contributions.

F. Employee Assistance Program (EAP)
1. Realizing that College member's (and frequently their immediate families) are often thrust into a stressful situation as a result of a faculty/staff member's disability, the College will continue to provide EAP counseling opportunities to affected individuals or their immediate families per the applicable policy.

G. Paid Time Off (PTO)
1. Once disability benefits commence from the insurance carrier, the College will pay the faculty/staff member their remaining PTO accrual balance per the PTO policy.

H. Travel Accident
1. Coverage under the Travel Accident Plan will cease effective with the day the disability commenced. Upon return to full-time active employment, coverage under this Plan will reconvene.
I. Tuition Programs
   1. Refer to applicable Tuition Remission Policy.

V. Reinstatement of Employment
   A. Staff and Non-Tenured Faculty
      1. Once a staff or non-tenured faculty member exhausts the 180 elimination period, their position will no longer be held. Should the employee be deemed no longer disabled and able to return to work, LTD benefits would cease and they would need to re-apply for employment with the College if interested in resuming work.
   B. Tenured Faculty
      1. Once a tenured faculty member exhausts the 180 elimination period, their position will be held for no more than (2) two years. Should the employee be deemed no longer disabled and able to return to work after two years, LTD benefits would cease and they would need to re-apply for employment with the College if interested in resuming work.

VI. Related Policies or Applicable Publications
See also: Salary Continuation Policy, Tuition Remission Policy, Paid Time Off (PTO) Policy, Long Term Disability Certificate of Coverage

V. Appendices/Supplemental Materials
N/A

VI. Rationale for Revision
Clarify retirement, life insurance, and EAP benefits while on LTD. Describe re-employment provision of policy.