

## **Long Term Disability Insurance**

Hope College has adopted a Long-Term Disability (LTD) Insurance program for all employees who meet the standard 1,365 work hours test described previously. The benefits of this program provide for payments of 60% of your normal monthly earning up to a maximum of \$6,000 per month. These benefits are payable after six months of continuous disability and will continue for the duration of the disability or until age 65 (see booklet schedule of maximum benefits). The College continues the medical insurance protection for employees receiving Long-Term Disability on the same financial basis as active employees. The length of health insurance coverage will be limited to one year for every year of active service to the College. Staff leave status will expire after one year of continuous full LTD benefits and the employee's position assignment will be terminated. Any future Hope College employment will be contingent upon available positions and qualifications. The College pays the LTD premiums and the benefits received are taxable. A detailed booklet is available for all enrolled employees.