## **LONG-TERM DISABILITY**

**Unit 1-Physicians** 

**Unit 3-Faculty** 

**Unit 4–Academic Support** 

Confidential (C99)

LTD is an income-protection program that provides benefits after 180 days of continuous disability. LTD is provided to supplement IDL, Social Security disability, retirement system payments or any other group disability plan payments. If disability criteria are met, the employee will receive 66 2/3 percent of pay, up to a maximum of \$10,000 per month, until age 65 or Social Security normal retirement age.

**Unit 2-Health Care** 

**Unit 5-Operations** 

**Unit 6-Skilled Crafts** 

**Unit 7–Clerical/Administrative** 

**Unit 8-Public Safety** 

**Unit 9-Technical** 

**Unit 10-CMA Operating Engineers** 

Unit 11-Teaching Associates

An employee can purchase Voluntary LTD insurance, which pays a monthly benefit in the event the employee cannot work for an extended period of time because of a covered illness or injury. Employees may choose a 30- or 90-day waiting period and a monthly benefit amount from \$500 up to a maximum of \$7,500 (not to exceed 60% of predisability earnings).

Unit 13–English Language Program Instructors (Cal State LA only)

N/A

**Management Personnel Plan (M80)** 

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