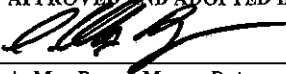
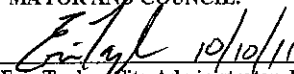
	<b>PERSONNEL POLICIES AND PROCEDURES</b>		<b>SUBJECT:</b>  LONG-TERM DISABILITY
	<b>NUMBER:</b>  BEN 3-0	<b>REVISIONS:</b>	<b>EFFECTIVE DATE:</b>  10/03/2011
	<b>SUPERCEDES:</b>	<b>APPROVED AND ADOPTED BY MAYOR AND COUNCIL:</b>   A. Max Bacon, Mayor, Date      Eric Taylor, City Administrator, Date 10/10/11	

**PURPOSE:** To direct qualified employees who have exhausted all *Short Term Disability (STD)* benefits to current information on applying for the City's *Long Term Disability Insurance* program.

### STATEMENT OF POLICY

A full-time (at least 32 hours per week) City employee who is unable to work due to a non-work related serious health condition which results in total disability and who has exhausted all *Short Term Disability (STD)* benefits (i.e., 26 weeks of STD) is eligible to apply for a monthly benefit under the City's *Long Term Disability (LTD)* Insurance program.

LTD benefits are not automatic; they must be properly applied for by the employee and approved by the insurer prior to the employee's receiving any benefit.

A full-time employee who is still disabled and unable to work after exhausting all STD benefits should consult the booklet provided by the City entitled "*Long Term Disability Benefit - City of Smyrna*" to determine eligibility requirements, coverage provisions, claims provisions, and other essential information regarding the LTD program.

Any City employee who does not have a copy of the above booklet may request a copy from the Human Resources Department.

An employee on LTD will not be eligible for any increases in salary or bonus payments during the period of LTD.

In addition, the anniversary date of an employee on LTD will be moved forward by the same number of weeks as the LTD period.

Note: Work-related illnesses or injuries are covered under the City's *Workers' Compensation Program*.

**Special Note:** Employees with 10 or more years of consecutive service may be eligible to continue their health insurance coverage at their current level of enrollment.

If approved, the employee would be required to submit payment to the City at the beginning of each month an amount equal to the monthly premium which would have normally been deducted from the employee's pay when in a regular, full time, active capacity.

All health care benefits may be cancelled if premium payment is more than thirty days late, provided the City has given fifteen days written notice to the employee prior to cancellation. The City will continue health benefits during this time.

Dental and Vision coverage may be continued at their current level of enrollment via COBRA for a maximum period of 18 months.