

## **5.09 Long-Term Disability**

McPherson College employees who work at least three quarter time (1560 hours) are eligible to be enrolled in the long term disability plan after completing one year of employment. In the event that an employee is totally disabled, they may apply for monthly income benefits that will begin the first day of the third full month of disability. The benefit is based on a percentage of monthly salary. Claims for disability are filed with the insurance carrier. The full cost of coverage is paid by the College.

The insurance company underwriting and administering this coverage will be solely responsible for any disability determination or decision. All claims are determined by the insurance company, not McPherson College.