



City of Riverside, California
Human Resources Policy and Procedure Manual

Approved:

Almond Stead
Human Resources Director

Beluk J. Shahan
City Manager

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SUBJECT: **LONG-TERM DISABILITY INSURANCE (LTD)**

PURPOSE:

To define the City of Riverside Long-Term Disability Plans for uniformity of interpretation and application.

POLICY:

Long-Term Disability coverage is provided in accordance with various Memoranda's of Understanding (MOUs) by bargaining unit as follows:

1. **Public Utilities Field Unit**

A. **Coverage**

Coverage goes into effect following 12 consecutive months of employment. Employees would receive 66 2/3 % of their monthly salary, with a maximum of \$3,000 per month after being disabled for a minimum of 60 days. Information booklets are available in the Human Resources Department.

Coverage may be continued through conversion plans after separation from the City. Information on these plans is available in the Human Resources Department.

B. **Enrollment**

Enrollment is mandatory and automatic.

C. **Premiums**

The employee pays the premium, and the City reimburses the employee for the premium paid through payroll contributions.

D. Claims

Claim forms are available in the Human Resources Department. The City and the employee both must complete forms. Claims may be filed before or after the employee is disabled for 60 days.

2. **Public Safety and Related Management**

A. Coverage, Enrollment, and Claims

All information on coverage, enrollment, and claims is available through the appropriate association.

B. Premiums

Premiums are included in the employee's union dues deduction. Portions of the premiums for Police and Fire Management are paid to the associations by the City out of the City's monthly contribution to deferred compensation.

3. **Executive (Safety and Non-Safety), Non-Safety Management, and Public Utilities Field Management**

Long-Term Disability coverage is provided by City policy as follows:

A. Coverage

Employees receive 60% of their salary, with a maximum of \$7,000 per month. Information booklets are available in the Human Resources Department.

Coverage may be continued through conversion plans after separation from the City. Information on these plans is available in the Human Resources Department.

B. Enrollment

Enrollment is optional for new hires and employees who promote into management positions. Employees must enroll within the first 30 days of hire or promotion. Those who do not elect enrollment within the 30 days must wait until the next open enrollment period in November, with an effective date of January 1 of the following year.

C. Premiums

Premiums are paid out of the City's contribution to Deferred Compensation. Participation in the Long-Term Disability plan requires that Management employees participate in the Deferred Compensation plan with a minimum contribution of \$25.00 per payperiod. Premiums are calculated based on the employee's salary.

D. Claims

Claims may be filed before or after a 90-day disability period. Claims are subject to review and verified by the City's provider. Claim forms are available in the Human Resources Department or by contacting provider.

4. **General Unit, Confidential, and Refuse**

For coverage information, refer to the City's Policy VI-1 State Disability Insurance (SDI) and Paid Family Leave for General Confidential, and Refuse Employees.

PROCEDURE:

<u>Responsibility</u>	<u>Action</u>
Employee	<ol style="list-style-type: none"> 1. Submits enrollment forms as necessary based on bargaining unit. 2. Submits claim forms per plan=s required procedure.
Human Resources	<ol style="list-style-type: none"> 3. Processes all enrollments and calculates premiums. 4. Schedules annual Open Enrollment period. (Applies to employees with optional enrollment.)

Disclaimer: This policy is for internal processes only. Should a discrepancy exist between this document and the Insurance Plan Document, the Insurance Plan Document will prevail. Should a discrepancy exist between this document and Federal or State Law, the Federal or State Law will prevail.