

**SWCD OF ILLINOIS EMPLOYEE  
SHORT & LONG TERM DISABILITY PLAN  
POLICIES AND PROCEDURES**

The SWCD of Illinois Employee Short and Long Term Disability Plan (herein after referred to as STD or LTD will be overseen by the LGHP insurance committee consisting of one district employee from each of the five Bureau of Land and Water Resources regions, an advisor from the Bureau of Land and Water Resources (BLWR), an advisor from the AISWCD, and an advisor from the Soil and Water Conservation Districts Advisory Board that will have the following responsibilities:

- a. Seek the best coverage at competitive prices by soliciting bids for contract, as needed, to be determined by the Illinois Soil & Water Conservation District Employee Association (ISWCDEA) Board.
- b. Committee shall make contact with employees they represent and keep the line of communications open.
- c. Review and update policies and procedures annually.
- d. Send copy of minutes of any insurance meeting to the administering county, BLWR central office, BLWR regional representatives, and Co-Chairs of the ISWCDEA.
- e. Review and adjust coupon to stay current on premiums.
- f. Make special issues decisions.
- g. Review financial statements from the plan administrator each month as mailed.

**LONG TERM DISABILITY PLAN**

IDoA subsidized LTD premiums are available to any employee who works a minimum of 30 hours per week for their field office. If a district employee who has been employed longer than 60 days assumes a position working a minimum of 30 hours per week, subsidized premiums will be available on the first day of the month after their average work schedule changes to 30 hours per week. IDoA subsidized premiums will be discontinued the first day of the month following a work schedule change that reduces a position to less than 30 hours per week.

IDoA subsidized LTD insurance will be suspended for employees on approved **unpaid leave of absence** on the 1<sup>st</sup> day of the month following notification of beginning of unpaid leave of absence not resulting from a covered disability. Employees wishing to continue coverage while on unpaid leave of absence may arrange for direct billing at their district's own expense.

IDoA subsidized LTD insurance will continue for employees on approved **paid leave of absence**.

LTD benefit is 50% of the employee's salary. The waiting period on the LTD disability benefit is 1 year after first diagnosed disabled. The benefit period on the LTD can be up to age 65. Employees do not have to participate in the STD plan to be covered under the LTD.

- ❖ **Please note that the IDoA's subsidization of the LTD insurance hinges upon funding available through the annual state budget. Subsidization is not guaranteed.**

## **SHORT TERM DISABILITY PLAN**

Any employee who works a minimum of 30 hours per week for their field office is Eligible for STD. SWCDs will have three options for offering the coverage to their eligible employees but must offer the same coverage to all eligible employees:

- a. Fully subsidizing the premium
- b. Premium paid 50% by employer and 50% by employee
- c. Premium 100% paid by employee

STD coverage begins on the 31<sup>st</sup> day of disability and can continue for 365 days at which point LTD coverage starts. STD covers 60% of the employee's salary. If paid sick leave is available after the 31<sup>st</sup> day of disability it can be combined with the 60% coverage to reimburse the employee 100% of their salary but at no time can the combination result in more than 100% of employee's pre-disability earnings.

Individual Districts are responsible for setting policy on STD coverage for their employees on approved paid or unpaid leave since payment of this program may vary from district to district.

### **STD and LTD plans**

**Districts and their employees participating in the STD/LTD programs are responsible for updating salary information with the plan administrator whenever a change in compensations occurs. Benefits are based on compensation amounts on file with the plan administrator and failing to update this information may result in lower benefits being received when a claim is filed.**

To file a claim under the STD/LTD plans the employee is responsible for filing the necessary paperwork that must be completed by the employee, their physician, and their employer with the plan administrator who will keep a copy and forward the claim to Standard Insurance.

SWCDs must immediately (10 days prior to the last day of employment) notify both the Bureau of Land and Water Resources (BLWR) and the plan administrator when an employee gives notification of termination of employment. Please use the SWCD Personnel Status form for notification purposes.

New employees will not be eligible for coverage until the first day of the month following 60 days from their initial day of employment.

Where needed newly employed participating employees will begin payroll deductions of any premiums beginning with the first pay period.

SWCDs will set up a payroll deduction procedure for the necessary plan contributions and will be responsible for making payments on time to the plan administrator. Payments in excess of 30 days past due may result in termination of coverage.

All premiums will be made quarterly to the plan administrator and payments must be made with a SWCD check only and must be submitted with the appropriate coupon provided.

The plan administrator will follow proper financial procedures for this fund and will provide proper reports of the financial transaction throughout the year. These funds will be audited as an individual account and the results of that audit will be provided to the insurance committee and to the Bureau of Land and Water Resource (BLWR).

The entire amount of funds for all participating SWCD employee contributions will be deposited in an interest bearing account with plan premiums paid to the insurance carrier on a monthly basis. Interest accrued on the account will be applied to help offset plan expenses.

Information regarding questions, claims, etc. can be obtained by contacting your STD/LTD insurance carrier, Standard or the plan administrator. Dave Tell's (Standard Representative) Phone number is 800.818.0809 ext 12.

These policies and procedures are provided as a means for informing participants of operational decisions. These policies and procedures are in no way intended to supercede, alter or in any way abridge the carrier's program booklet. Always consult your individual carrier's booklet for detailed information concerning your policy's limitations, coverages and exclusions.

As the employer of persons who participate in the SWCDS of Illinois STD/LTD program, we acknowledge that we have read and understand these policies and procedures and the Board's responsibilities contained herein.

\_\_\_\_\_  
Chairperson Signature  
\_\_\_\_\_ County SWCD

\_\_\_\_\_  
Date

PLEASE RETURN SIGNED COPY TO:

MARION COUNTY SWCD  
ADMINISTERING COUNTY  
1550 E. MAIN STREET  
SALEM, IL 62881

August 29, 2007