

HUMAN RESOURCES ADMINISTRATIVE MANUAL  
EMPLOYEE BENEFITS & SERVICES: DISABLED EMPLOYEE INSURANCE



UNIVERSITY SYSTEM  
OF GEORGIA

# Disabled Employee Insurance

## CITATION REFERENCE

<b>OFFICIAL TITLE</b>	POLICY ON DISABLED EMPLOYEE INSURANCE
<b>VOLUME</b>	HUMAN RESOURCES
<b>RESPONSIBLE OFFICE</b>	USG HUMAN RESOURCES OFFICE
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## Policy Statement

Employees who become permanently and totally disabled may be allowed to continue group health & life insurance benefits under certain conditions. The time period for such continued coverage and extent to which the University System will participate in the continued cost of the coverage is dependent on the years of continuous service of the employee at the time of the disability.

This policy authorizes institutions to provide insurance to disabled employees under certain conditions.

## Applicability

All units of the University System of Georgia are covered by this policy.

## Who Should Read This Policy

All employees within the University System of Georgia should be aware of this policy.

## Definitions

These definitions apply to these terms as they are used in this policy:

- **Board of Regents (BOR):** The governing body of the University System of Georgia.
- **Disability:** When the employee meets the Social Security Administration and/or TRSGA definition of a disability and is receiving Social Security/TRSGA benefits due to disability.

## Process and Procedures

Two types of coverage shall be available:

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- Employees who become permanently and totally disabled and who have less than 9.5 years of continuous benefited service with the University System shall remain eligible for group health and life insurance benefits for a maximum of twelve (12) consecutive months following the receipt of the required documentation of a disability. The University System shall continue to pay the employer portion of the cost of group insurance for disabled employees for this twelve (12) month period. Participation in the group healthcare plan may continue after the 12-month period under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (“COBRA”). University System participation in the cost shall cease. The terms and conditions of COBRA participation that are described in the University System of Georgia’s healthcare summary plan documents shall apply.

Continued participation in the group life insurance program is not covered by the provisions of COBRA. Participation in the group life insurance program may continue after the twelve (12) month period; however, University System participation in the cost shall cease.

- Employees who are deemed to be permanently and totally disabled following 9.5 years of continuous benefited service with the University System are considered retirees under BOR Policy Manual regarding [Retirement Policy](#) and therefore shall remain eligible for group health and life insurance benefits. The University System shall continue to pay the employer portion of the cost of group insurance for these retirees (BOR Policy Manual regarding [Insurance Policy](#)).

Eligibility in the group plans will cease for reasons including, but not limited to, the following:

- Failure to remit premiums in a timely manner;
- A dependent child no longer meets the definition of a “qualified dependent” under the plan’s provisions;
- The dependent becomes covered by another group health plan; and/or
- The plans cease to be offered to employees (BOR Minutes, August 2005).

**Responsible Parties and Contact Information**

<b>Party</b>	<b>Responsibility</b>	<b>Phone/Email/URL</b>
<b>Associate Vice Chancellor for Total Rewards, USG</b>	Ensure compliance with policy.	404-962-3235 <a href="mailto:usg-hr@usg.edu">usg-hr@usg.edu</a>
<b>Institution Chief Human Resources Officers</b>	Ensure compliance with policy.	See University System <a href="#">HR Officer Listing</a>

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Appendices (Internal Documents, Forms and Web Links)

- None

Related Documents and Resources (External)

- None

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