



City of Riverside, California
Human Resources Policy and Procedure Manual

Approved:

Human Resources Director

City Manager

Number: V-2 Effective Date:

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 (IBEW) Field Unit

A. Coverage

Coverage goes into effect on the first day of the month following the date you become a member. Employees can receive up to 66 2/3 % of eligible earnings, with a maximum of \$3,000 per month after becoming disabled for a minimum of 60 days. Certificate of Coverage and IBEW Benefit Summary can be found via the provider's online portal or on the City's Disability website.

Coverage ends the date your employment terminates with the City and may be continued through conversion plans after separation. Information on these plans, including the amounts you may be entitled to convert and can be requested by contacting the provider.

B. Enrollment

Enrollment is mandatory and automatic for all regular IBEW Field Local 47 employees.

C. Premiums

The cost for the plan shall be converted to employee-paid with equivalent City contribution to cover the premium. The premium shall then be deducted from employees' wages.

D. Claims

Claim forms are available on the City's Disability website, by contacting the Human Resources Department, or the provider directly. The City and the employee both must complete forms. Benefits are paid directly by the provider after a qualified claim form and proof of disability is submitted. If a claim is denied, employees can request an appeal in writing in accordance with the provider's rules. Refer to the provider's insurance policy for specific timeframe requirements. .

There is a maximum length of time an employee may receive disability benefits for a continuous disability which may vary based on age; refer to the IBEW LTD insurance policy for this information, including additional details and exclusions.

2. **Public Safety - Police, Fire, Police Supervisory, Police Management, and Fire Management**

A. Coverage, Enrollment, and Claims

All information on coverage, enrollment, and claims is available through the appropriate association. The Riverside Police Officers' Association will maintain the disability program for the Police and Police Supervisory Units, the Riverside Police Administrators' Association will maintain the disability program for the Police Management Unit, and the Riverside City Firefighters' Association will maintain the disability program for the Fire and Fire Management Group.

Employees in the Fire Management Group, Police Management Unit and Police Supervisory Unit may decline long-term disability coverage by notifying their respective union; the union will notify the City of this action to ensure the employee's city deferred compensation contribution is accurate.

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. **Elected Officials, Executive (Safety and Non-Safety), Non-Safety Management, Non-Safety Supervisory, Confidential, Professional, Para-Professional, and IBEW Supervisory**

A. Coverage

Employees receive 60% of their salary, with a maximum of \$11,000 per month, after being disabled for a minimum of 60 days. Certificate of Coverage and the Benefit Summary can be found via the provider's online portal or on the City's Disability website

Coverage ends the date your employment terminates and may be continued through conversion plans after separation from the City. Information on these plans, including the amounts you may be entitled to convert, can be requested by contacting the provider.

B. Enrollment

Enrollment is optional for new hires and employees who promote into eligible units. Employees must enroll within the first 30 days of hire or promotion. Coverage elections made more than 30 days after date of hire or promotion are subject to medical underwriting approval.

C. Premiums

Premiums are 100% employee paid, except for employees in the IBEW Supervisory unit which is paid through a deduction from the City's deferred compensation plan contribution. Premiums are calculated based on the employee's monthly salary and current rate percentage which can be found in the Certificate of Coverage and Benefit Summary.

D. Claims

Claim forms are available on the City's Disability website, by contacting the Human Resources Department, or the provider directly. The City and the employee both must complete forms. Benefits are paid directly by the provider after a qualified claim form and proof of disability is submitted. If a claim is denied, employees can request an appeal in writing in accordance with the provider's rules. Refer to the provider's insurance policy for specific timeframe requirements.

There is a maximum length of time an employee may receive disability benefits for a continuous disability which may vary based on age; refer to the LTD insurance policy for this information, including additional details and exclusions.

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

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

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.