Policy Statement - The plan provides income protection for eligible employees who become unable to work due to a total disability lasting longer than six months. An employee must participate in the plan as a condition of employment.

Eligibility - Active regular full-time or regular part-time employees are eligible for Cornell Long-Term Disability (LTD). Temporary and new employees who attain regular, full-time status are eligible for LTD, if the employee is actively at work on that date. Eligibility for regular part-time employees begins on the date they complete three years of continuous service as regular part-time, provided they are actively at work on that date.

Pre-Existing Conditions - Employees hired after January 1, 1980, are not covered for disabilities resulting from pre-existing conditions until they have been covered continuously under the LTD plan for a minimum of one year.

Employee Premium Contribution – Premium payments are made through payroll deductions. This rate is subject to change.