PROCEDURE MANUAL

	ARIZONA WESTERN		PROCEDURE 430.3	
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COLLEGE			Last Revision Date:	08-25-97
			Effective Date:	
Section:	Personnel	Subject:	Long-Term Disability Insurance	

PURPOSE

Membership in the Arizona State Retirement System provides access to long-term disability insurance.

PROCEDURE

- 1. An employee is considered totally disabled if the employee is under the care of a licensed physician and is unable to perform all of the duties of the job the employee held when becoming disabled.
- 2. Long-term disability benefits commence on the day following a waiting period during which the employee has been totally disabled each day for six consecutive months.
- 3. The basic monthly benefit is 66 2/3 percent of the employee's monthly salary as of the date the employee became disabled.
- 4. The employee will no longer receive sick leave benefits when disability payments start.