

Disability

Disability plans offer paycheck protection by replacing a portion of your income during your time off work due to an illness or injury. Jordan School District offers the following disability plan through **New York Life** for the 2025–2026 plan year.

Long-Term Disability – 100% District Paid

Long-Term Disability (LTD) insurance replaces a percentage of your income on a monthly basis in the event that you are unable to work due to an accident or illness. Jordan School District pays 100% of the monthly cost for you to have access to this benefit. This benefit is available to all employees who are regularly working at least 20 hours per week.

Plan Details	
Monthly Benefit	66.67% of your monthly salary up to \$8,000.
Maximum Benefit Duration	Age 65, or according to the schedule in your certificate.
Elimination Period	180 Days (Injury Or Illness)
Definition of Disability	Unable to perform your occupational duties and 20% earnings loss.
Mental, Nervous, or Substance Abuse	24 Months
Definition of Earnings	<ul style="list-style-type: none"> The first 24 months that disability benefits are payable. The period of time that an insured employee is eligible for LTD benefit payments under the policy if he / she is unable to perform the duties of his/her own occupation due to a disability. After 24 months the employee will continue to be considered disabled if he/she is unable to perform any occupational duties for which you may be qualified based on education, training, or experience.
Pre-Existing Condition Restrictions	12 Months On Plan / 3 Months Symptom-Free

Important Terms to Know

Elimination Period:

An elimination period works a little bit like the deductible on your medical plan. Once you're considered disabled, you have to continue to meet that definition for the full elimination period before the plan begins to pay.

Pre-existing Condition:

Places some restrictions on your disability plan. If you've received treatment (including taking prescription medication) for any condition within the plan's look-back period, it's considered a pre-existing condition. That means the plan won't cover disability caused by that condition until you've been on the plan for 12 months and symptom-free for 3 months.