**Long-Term Disability Company Policy**

### **Policy Statement:**

[Company Name] is committed to supporting our employees’ well-being and financial security. This Long-Term Disability (LTD) policy outlines the provisions for employees who face an extended disability that affects their ability to work. The policy covers the eligibility criteria, application process, benefits, and return-to-work procedures.

### **Eligibility:**

All regular, full-time employees are eligible for long-term disability benefits after completing a probationary period of [insert time frame, e.g., 90 days]. Eligibility is contingent upon meeting the following criteria:

* The employee must be under the age of [insert age limit, e.g., 65] at the time of disability.
* The employee must have a qualifying disability that hinders their ability to perform the essential functions of their job.

### **Application Process:**

* Employee Notification: When an employee experiences a disability that may require long-term accommodation, they must notify their supervisor and the HR department within [insert time frame, e.g., 30 days] of the onset of the disability.
* Medical Certification: The employee is required to provide medical documentation from a qualified healthcare provider outlining the nature, extent, and expected duration of the disability.
* Insurance Carrier Review: The HR department will facilitate the submission of the necessary paperwork to the LTD insurance carrier for review.

### **Benefits:**

Once approved, eligible employees will receive a percentage of their pre-disability income, up to a maximum monthly benefit of [insert percentage and amount]. Benefits will commence after a waiting period of [insert time frame, e.g., 90 days] and will continue as long as the employee remains disabled, up to the policy's maximum benefit duration.

### **Return-to-Work Program:**

[Company Name] encourages employees to return to work when they are medically cleared to do so, even if on a modified basis or with reasonable accommodations. The company will work with employees, their healthcare providers, and, if necessary, vocational rehabilitation services to facilitate a smooth transition back to the workplace.

**Disciplinary consequences:**

We will accept and process each long-term disability claim in good faith. In the rare instance that an employee’s claim is found to be fraudulent, they may face disciplinary action, up to and including termination. Examples of such behavior include, but are not limited to:

* Filing a fraudulent claim
* Misrepresenting the extent of the disability
* Failing to comply with the terms of the policy

### **Policy Review:**

This policy will be reviewed annually to ensure it remains in compliance with applicable laws and regulations and meets the evolving needs of our workforce.

### **Contact Information:**

For questions or assistance regarding long-term disability benefits, employees may contact the HR department at [HR Contact Information].

Please note that this is a general template and should be customized to align with the specific policies, laws, and regulations applicable in your region and industry. Additionally, consulting with legal or HR professionals is advised when creating or updating company policies.