Long-term disability policy

A Long-Term Disability Policy is a company's systematic approach to providing financial support and resources to employees unable to work due to a long-term disability. It outlines the process for filing claims, receiving benefits, and planning for return to work.

This long-term disability policy template can help you draft the responsibilities of the organization and the employees to ensure better support for those who are unable to work due to a long-term disability. Modify it based on your needs.

## What is a long-term disability policy?

A long-term disability policy is a systematic process that involves providing financial support to employees who are unable to work due to a long-term disability. This policy outlines the company’s approach to managing long-term disability, including the process of filing a claim, the benefits provided, and the return-to-work plan.

### A long-term disability policy should include:

* The definition of long-term disability
* The responsibilities of the employer and employees in the long-term disability process
* The process for filing a claim and receiving benefits
* The steps the organization will take to support the employee
* The potential consequences for fraudulent claims

## Policy brief & purpose

Our Long-Term Disability Policy provides a framework for supporting employees who are unable to work due to a long-term disability. This policy provides practical advice to avoid issues that might arise from the disability management process.

## Scope

This policy applies to all employees.

## Policy elements

### Understanding long-term disability

Long-term disability is a condition that prevents an employee from performing their regular work duties for an extended period. The process includes filing a claim, receiving approval, and receiving benefits to replace a portion of the employee's income.

### Implementing long-term disability policy

We are committed to supporting all employees in times of need. In that spirit, we will:

* Ensure that the process for filing a claim is clear, transparent, and easily accessible
* Maintain open lines of communication with all employees to address concerns promptly
* Provide support and resources to employees to navigate the long-term disability process
* Regularly review and update our long-term disability policy to ensure it is fair and transparent

### Addressing disability issues

If you are experiencing a long-term disability, we encourage you to:

* File a claim as soon as possible
* Discuss these issues with your supervisor or HR department as soon as possible
* Seek advice and support from the HR department

We will investigate all reports thoroughly and take necessary actions to support the employee. This may include providing resources, facilitating the claim process, or creating a return to work plan.

### 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

## Disclaimer

This policy template is meant to provide general guidelines and should be used as a reference. It may not take into account all relevant local, state, or federal laws and is not a legal document. Neither the author nor [Your Company Name] will assume any legal liability that may arise from the use of this policy.

Remember, this is a template and should be customized to fit the specific needs and culture of your company.

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