Long‑term Disability Plan

ABC Company provides long‑term disability insurance for all of its full‑time employees. This coverage applies to any disability that prevents the employee from working for more than 90 days. The Company pays the cost of coverage for this benefit. Part‑time employees are not eligible for long‑term disability coverage. The group insurance policy and the summary plan description issued to employees set out the terms and conditions of the long‑term disability plan. Those documents govern all issues relating to the long‑term disability insurance.

this policy is optional