

**Partnership for Children of Cumberland County, Inc.**  
**Human Resources Policies and Procedures**

**Employment Information – Benefits**  
**Section 416 – Long-Term Disability**

**1. General Information**

- a. Long-term disability (LTD) is designed to ensure continuing income for employees who are disabled and unable to work.
- b. Details of the LTD benefits plan including benefit amounts, and limitations and restrictions are described in the Summary Plan Description provided to eligible employees.

**2. Policies**

- a. The Partnership for Children of Cumberland County, Inc. (PFC) provides a LTD benefits plan to help regular full-time and regular part-time employees cope with an illness or injury that results in a long-term absence from employment.
- b. All eligible employees participate in the LTD plan subject to all terms and conditions of the agreement between PFC and the insurance carrier.
- c. Eligible employees begin LTD coverage only after completing 90 calendar days of service.