

**LOYOLA ENTERPRISES, INC.**

**POLICIES & PROCEDURES**

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**CLASSIFICATION: Employee Benefits**

**Number: IV-13**

**SUBJECT: Disability**

**Effective Date: 03-07-11**

**Revision Date:**

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All full-time employees are eligible for short-term and long-term disability the 1<sup>st</sup> day of the month following 30 days of employment.

The disability effective date is defined as the date the employee becomes eligible for disability payment from the insurance carrier.

Employees may use personal leave time (PLT), leave without pay, or holiday pay during the seven (7) day waiting period.

Employees will be provided Short-Term and Long-Term Disability Summary of Coverage Booklets.