

Long-Term Disability (LTD)



Limitations

The policy will not pay a benefit for any disability due to:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Military service for any country engaged in war or other armed conflict
- A result of doing any work for pay or profit for another employer, or
- Elective cosmetic surgery

In addition to the above, you must be under the regular care of a physician.

Limitations on Mental Illness

The monthly benefit payments for a disability due to a sickness or injury which is due to mental illness will not exceed 24 months. However, any period of time that you are confined in a hospital or other facility licensed to provide medical care for mental illness, alcoholism and substance abuse does not count toward the 24 months.

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Long-Term Disability (LTD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Level 1.**
- **Retirees and COBRA Participants are ineligible for Long-Term Disability (LTD) plan enrollment.**
- **See eligibility section for more details.**

