

Short-Term Disability (STD)



Exclusions

The policy will not cover any disability due to:

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

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

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the Short-Term Disability (STD) plan offered by the School Board.**
- **Part-Time employees are only eligible for Standard and Standard Upgrade.**
- **Retirees and COBRA Participants are ineligible for Short-Term Disability (STD) plan enrollment.**
- **If you chose not to enroll previously in the STD upgrade plans, you must now complete an EOI form before you are considered for coverage.**

