

Long-Term Disability (LTD)



Limitations

The policy will not cover 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

Limitations on Mental Illness

The monthly benefit payments for disabilities due to sickness or injury, which are 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.**

