



Washoe County School District – Long-Term Disability (LTD) FAQ

The following Frequently Asked Questions provide an overview of Long-Term Disability (LTD) insurance provided by Washoe County School District through Standard Insurance Company. This information is intended to be easy to read and does not replace the official plan documents.

What is Long-Term Disability (LTD) insurance?

Long-Term Disability (LTD) insurance provides monthly income if you are unable to work for an extended period due to a covered illness, injury, or pregnancy. LTD helps replace a portion of your paycheck when you are unable to perform your job.

Who is eligible for LTD coverage?

You are eligible if you are a regular administrator, administrative assistant, professional technical employee, or confidential classified employee who works at least 27.5 hours per week and has completed 90 consecutive days of eligible employment.

Who pays for LTD coverage?

LTD coverage is employer-paid. Washoe County School District pays the full cost of this benefit.

When does my coverage begin?

Coverage generally begins on the first day of the calendar month following completion of 90 consecutive days as an eligible employee, provided you are actively at work.

How much does LTD pay?

The LTD benefit is 60% of your pre-disability earnings, up to a maximum of \$6,000 per month. The minimum benefit is \$100 per month or 10% of your benefit, whichever is greater.

When do LTD benefits start?

Benefits begin after a 90-day benefit waiting period from the date your disability starts.

How long can I receive LTD benefits?

The maximum length of benefits depends on your age when disability begins. In most cases, benefits continue up to age 65, with shorter periods for employees who become disabled after age 62.

Can I work while receiving LTD benefits?

Yes. You may work part-time and still receive LTD benefits, depending on your earnings. The plan includes incentives that support a gradual return to work.



Are mental health conditions covered?

Yes. Disabilities related to mental health conditions or substance abuse are covered but are generally limited to a lifetime maximum of 24 months.

What conditions are not covered?

LTD benefits are not payable for disabilities caused by war, intentionally self-inflicted injuries, certain pre-existing conditions, loss of professional license, or criminal activity.

How do I file an LTD claim?

Claims are filed through Standard Insurance Company. You will need to complete claim forms and provide supporting medical documentation.

Who administers the LTD plan?

The plan is administered by Standard Insurance Company, which determines eligibility and approves or denies claims.