

**A Long-Term Disability Open Enrollment period is currently occurring for the month of March, 2019.**

**Who needs to take action?**

1. Employees who wish to enroll in the optional LTD insurance coverage who are not currently enrolled,

OR

2. Employees with longer optional LTD waiting periods who wish to move to as low as a 90-day waiting period.

The advantage to making such changes during this open enrollment period is there is no medical review required to obtain any of the optional waiting periods. All enrollments will go into effect May 1, 2019.

**Who does not need to take action?**

1. Employees who currently only have basic LTD coverage, and do not want additional coverage,

OR

2. Those with optional LTD coverage who do not wish to change their waiting period at this time.

Basic coverage is automatic and does not need to be applied for or confirmed, and therefore is not reflected on paystubs or MyWSU.

Those who have 30 or 60 day waiting periods may keep this coverage through 2019, at which point they will automatically be converted to the 90 day waiting period beginning January 1, 2020. The change to 90 days or longer may be made at any time, and changes will go into effect the first of the following month.

## Can I make changes at another time?

Outside of this special one-time LTD Open Enrollment period, employees can make changes to their LTD coverage at any time. It is only during the month of March 2019, however, that initial enrollment into optional coverage or a reduction in waiting period will not require medical underwriting. Outside of this month, if you were to enroll or lower your optional waiting period, you would have to go through the medical review process and be approved before coverage would go into effect.

Waiting periods can be extended/lengthened at any time without the need for underwriting.

## How do I check my current coverage?

To verify current LTD coverage:

- Log onto your [MyWSU](#) account
- Click on the *HR, Payroll and Benefits* button
- Expand the *Payroll* section, and select *Employee Benefits*.

If there is a number by *Waiting Days Until Benefits are Paid*, you have optional coverage, and that number is your current waiting period. If there is no number, you have basic coverage only and are not enrolled in the optional LTD benefit.

Visit the [LTD Open Enrollment Post](#) for FAQs and additional information, including details on how to enroll or make changes during the Open Enrollment period.

Questions may be directed to HRS Benefit Services at (509) 335-4521 or [hrs@wsu.edu](mailto:hrs@wsu.edu). Follow WSU HRS on [Facebook](#) or [Twitter](#) for updates.

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