Long-Term Disability (LTD)

Purpose

This document explains how to change your Long-Term Disability (LTD) Insurance election outside of a qualifying life event.

Evidence of Insurability (EOI) is required if you are currently waiving LTD coverage or if you are increasing your coverage from the Basic LTD plan to the Optional LTD plan. If Evidence of Insurability is required, the insurance plan provider will contact you via US Mail.

Steps to Manage LTD Elections

1. Log in to Workday using your CNet ID and Password.
2. From the Home page, click View All Apps at the bottom of the Quick Tasks card on the right side of the screen.

Keep in Mind

- You have 7 days to complete your Long-Term Disability benefit event. After 7 days, you will need to re-initiate the event.
- You have 90 days to complete and return your Evidence of Insurability (EOI) for your election to be approved.
3. Click on the **Benefits** icon.

4. In the **Change** card (top left), click on **Benefits**.

5. From the **Change Reason** dropdown menu, choose **LTD**.

6. Enter today’s date or a future date in the **Date of Change Request** prompt box by typing in the date or using the calendar icon.
7. Click the **Submit** button.
8. You will see a pop-up with the next task to complete. Click **Open**.

9. On the next screen, click the **Let’s Get Started** button.
10. To change your Long Term Disability plan elections, click **Manage** or **Enroll** on the appropriate card.
a. If you are currently waiving coverage, elect either the Basic OR Optional Long-Term Disability Insurance plan. **Elect only ONE (1) plan.** Evidence of insurability will be required; your election will be effective upon approval of EOI.

b. If you are currently enrolled in the Basic LTD plan and want to **increase coverage** to the Optional plan, remain enrolled in the Basic plan AND enroll the Optional plan. **Elect BOTH plans.** Evidence of Insurability will be required. You will continue with coverage under the Basic plan until approval of EOI, when your coverage will change to the Optional plan.

c. If you are currently enrolled in the Optional LTD plan and want to **decrease coverage** to the Basic plan, waive the Optional plan and enroll in the Basic plan. Evidence of Insurability is not required when decreasing coverage. Your election will be effective on the event date.
11. Once you have completed your Long-Term Disability elections, click the **Review and Sign** button.

   
   a. If Evidence of Insurability is required, the insurance plan provider will contact you via US Mail. Benefits will take effect on the date evidence of insurability is approved, if required.

   ![Selected Benefits Table]

   ![Waived Benefits Table]

   ![Messages Table]

13. Scroll down to the bottom of the page. Read the Electronic Signature and click the **I Accept** checkbox.

14. Click **Submit**.

15. Click the **View Benefits Statement** button to print your enrollment change for your records.
   
   a. Once you click **Submit**, the event will be routed to a Benefits Specialist for approval. You will be able to view your updated LTD election on your Workday profile once the event is approved and Evidence of Insurability has been approved, if required.