



Long Term Disability Insurance with Basic and Supplemental Coverage

The PEBB-sponsored Long Term Disability (LTD) insurance is designed to help protect you from the financial risk of losing earnings due to serious injury or illness. When you enroll in LTD coverage, it pays a percentage of your monthly earnings to you if you become disabled. The PEBB Program contracts with Standard Insurance Company to provide LTD insurance.

LTD coverage has two parts:

1. Basic LTD coverage (Plan A) is provided by your employer at no cost to you.
2. Supplemental LTD coverage (Plan B) is paid by the employee.

LTD benefits also coordinate with other sources of income available to you (such as workers’ compensation, social security, and retirement plan benefits) to cover part of your lost earnings due to disability.

How to Enroll

Your employer should provide you with the *Long Term Disability Plan* booklet, which includes enrollment forms and coverage information, for PEBB benefits. (You can also find this information on PEBB’s website at www.pebb.hca.wa.gov under the Publications link (for the booklet) and Forms link (for the forms).

To enroll in LTD coverage (either in Plan A only or Plans A and B), complete and return the *Long Term Disability (LTD) Enrollment/Change Form* to your personnel, payroll, or benefits office (whichever handles employee benefits). If you enroll in Supplemental LTD coverage (Plan B) within **31 days** of eligibility for PEBB benefits, you do not have to provide proof of good health. After 31 days, you will need to complete both the *Long-Term Disability (LTD) Enrollment/Change Form* and the *LTD Insurance Evidence of Insurability* form if you wish to enroll in Supplemental LTD coverage (Plan B) and submit them as directed on the forms. Your insurance does not become effective until and unless approved by The Standard.

Becoming Insured

To become insured you must be an eligible member, meet the requirements of the group policy, meet any eligibility waiting period and be actively at work. Your employer will advise you whether you are eligible for benefits upon employment or change in status. You may request eligibility and enrollment information from your employer’s personnel, payroll or benefits office (whichever handles employee benefits), including when coverage will become effective. You may also refer to the *Long Term Disability Plan* booklet.

LTD Benefit Amount

The monthly LTD benefit is a percentage of your insured monthly predisability earnings reduced by deductible income (such as work earnings, workers’ compensation, sick pay, social security, etc.). For information regarding predisability earnings and deductible income, refer to the *Long Term Disability Plan* booklet. The LTD benefit amount for each plan is shown below.

	Basic LTD (Plan A)	Supplemental LTD (Plan B)
Percentage of monthly predisability earnings that the plan pays	60%	60%
Minimum monthly LTD benefit	\$50	\$50
Maximum monthly LTD benefit	\$240	\$6,000

Waiting Period Before Benefits Become Payable

Basic LTD (Plan A): 90 days or the period of sick leave (excluding shared leave) for which you are eligible under the employer’s sick leave plan, whichever is longer.

Supplemental LTD (Plan B): 90, 120, 180, 240, 300, or 360 days (depending on your election), or the period of sick leave (excluding shared leave) for which you qualify under the employer’s sick leave, whichever is longer.

Definition of Disability

Being unable to perform (with reasonable continuity) the duties of your **own occupation** as a result of sickness, injury, or pregnancy during the benefit waiting period and the first 24 months for which LTD benefits are payable.

After that, being unable to perform (with reasonable continuity) the duties of **any occupation** for which you are reasonably able through education, training, or experience as a result of sickness, injury, or pregnancy.

During the benefit waiting period and the **own occupation** period, you are considered partially disabled if you are working in your own occupation but you are unable to earn more than 80% of your indexed predisability earnings as a result of sickness, injury, or pregnancy.

During the **any occupation** period, you are considered partially disabled if you are working in an occupation but you are unable to earn more than 60% of your indexed predisability earnings in that occupation (and in all other occupations for which you are reasonably suited under the “any occupation” definition of disability) as a result of sickness, injury, or pregnancy.

Maximum Benefit Period

For both the Basic LTD and Supplemental LTD, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
61 or younger	To age 65, or to SSNRA, or 3 years 6 months, whichever is longest.
62.....	To SSNRA, or 3 years 6 months, whichever is longer.
63.....	To SSNRA, or 3 years, whichever is longer.
64.....	To SSNRA, or 2 years 6 months, whichever is longer.
65.....	2 years
66.....	1 year 9 months
67.....	1 year 6 months
68.....	1 year 3 months
69 or older	1 year

Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended.

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled.
- The date your maximum benefit period ends.
- The date you die.
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery.

For More Information

You can find a summary of the LTD coverage in the *Long Term Disability Plan* booklet, available through your employer or on the PEBB Program’s website at www.pebb.hca.wa.gov. The information presented above is only a summary, and does not modify the group policy in any way. Before electing your coverage, please review the booklet, paying attention to the policy Exclusions, Limitations, and When Your Insurance Ends sections which may cause benefits to cease or to not be payable.

For questions about enrollment, administration and rates, contact your employer's personnel, payroll, or benefits office as applicable, or refer to the *Long Term Disability Plan* booklet.