



Long term disability

Insurance Benefits Training
2022

Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
 - [*Benefits Administrator Manual*](#); and
 - [*Insurance Benefits Guide*](#).
- The plan of benefits documents and benefits contracts contain complete descriptions of the health and dental plans and all other insurance benefits. Their terms and conditions govern all health benefits offered by or through PEBA.

Long term disability

- Subject to preexisting condition exclusion.
- Benefit reduced by deductible income, including but not limited to:
 - Workers' compensation;
 - Social Security benefits;
 - Sick leave pay; and
 - Any PEBA retirement benefits income.
- View the *Plan Certificate of Coverages* at peba.sc.gov/publications under Long term disability for complete details.

Basic Long Term Disability

- Employer-funded.
- Employee automatically enrolled at no employee cost if enrolled in health insurance.
- 90-day benefit waiting period.
- Monthly benefit of up to 62.5 percent of predisability earnings.
- Maximum \$800 monthly benefit.
- Employer cost is \$3.22 a month per subscriber.

Supplemental Long Term Disability

- Provides additional coverage.
- Choice of two plans:
 - 90-day benefit waiting period; or
 - 180-day benefit waiting period.
- Monthly benefit of up to 65 percent of predisability earnings.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.
- Employee may enroll within 31 days of initial eligibility without medical evidence. Otherwise, medical evidence is required to enroll throughout the year.
 - Medical evidence is also required to change benefit waiting period from 180 days to 90 days.

2022 Monthly premium factors

Calculate premium at standard.com/mybenefits/scpeba, which multiplies the premium factor for age and plan selection by monthly earnings to determine monthly premium.

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00062	0.00049
31-40	0.00086	0.00067
41-50	0.00170	0.00129
51-60	0.00343	0.00263
61-65	0.00412	0.00316
66 and older	0.00504	0.00387

Tools and resources from The Standard

- <https://www.standard.com/mybenefits/scpeba>.
 - Needs estimator.
 - Premium calculator.
 - Frequently asked questions.
 - *Basic LTD Certificate.*
 - *Supplemental LTD Certificate.*
 - Forms.

The Standard's Workplace Possibilities program

- Proactive disability management program that provides specialists to work directly with employees, employers and physicians to:
 - Increase employee productivity;
 - Reduce the cost, duration and impact of disability, FMLA and other absence/disability programs; and
 - Support employee participation in health management programs.

The Standard's Workplace Possibilities program

- Stay-at-Work services:
 - Services are provided while employee is still working.
 - Goal is to help the employee perform job tasks.
- Return-to-Work services:
 - Services are provided soon after an employee goes out of work.
 - Goal is to quickly return employee to work.
- Sign up for The Standard's blog at www.workplacepossibilities.com/blog.

Additional training

- For more information about long term disability, view the employer training on *Retirement, Disability and Death* at peba.sc.gov/insurance-training.
- Additional topics include:
 - Benefits ending at retirement.
 - Disability benefits eligibility.
 - The Standard definitions.
 - Submitting a claim.
 - Lifetime Security Benefit provision.
 - Member death while SLTD benefits are payable.

Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.