



Your long term disability coverage

Insurance Orientation and Education
2026

Serving those who serve South Carolina

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2026 Monthly SLTD premium factors

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium. You can also calculate your premium at www.standard.com/mybenefits/scpeba.

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00065	0.00050
31-40	0.00089	0.00069
41-50	0.00176	0.00134
51-60	0.00355	0.00273
61-65	0.00427	0.00327
66 and older	0.00522	0.00401

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Basic Long Term Disability

- Automatically enrolled at no cost if you enroll in health insurance.
- 90-day benefit waiting period.
- Monthly benefit up to 62.5% of predisability earnings, reduced by deductible income.
- Maximum \$800 monthly benefit.

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Supplemental Long Term Disability

- Optional coverage with premiums based on employee's age, salary and benefit waiting period.
- Choice of two plans:
 - 90-day benefit waiting period; or
 - 180-day benefit waiting period.
- Monthly benefit up to 65% of predisability earnings, reduced by deductible income.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.

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