



LONG TERM DISABILITY INSURANCE

Will your basic coverage protect you?



Supplemental long term disability one-time enrollment opportunity

From **October 26 through November 23, 2020**, eligible school employees will have a one-time enrollment opportunity to enroll and purchase supplemental long term disability (LTD) insurance coverage during the SEBB Program annual open enrollment. You may enroll in supplemental LTD insurance without providing proof of good health. For this one-time enrollment, the Continuity of Coverage provision will apply for employees who had prior LTD coverage through December 31, 2019. Supplemental LTD coverage elected during the 2020 open enrollment will be effective January 1, 2021.

Why you need supplemental LTD insurance coverage

The SEBB basic (employer-paid) LTD benefit pays only a maximum benefit of \$400 a month. You must enroll in the supplemental LTD insurance to receive the higher maximum monthly benefit up to \$10,000 based on your salary.

Your financial security is at stake

Unexpected illness or accidents can happen to anyone. Supplemental LTD insurance will help protect your savings, retirement plans, and overall financial health if you become disabled.

How many paychecks could you afford to miss?

Disability insurance can help you pay for daily living expenses and things like:

-  Housing costs
-  Car insurance
-  Groceries
-  Child care

Help protect your income and your lifestyle

It can be easy with premiums deducted from your paycheck.

Disability insurance pays you part of your income if you can't work due to a qualifying disability.

Your employer provides you with a basic level of coverage. Will that be enough for you? Think about your ongoing expenses and how much income you'll need to maintain your lifestyle if you can't work.

You can increase your coverage now to protect more of your paycheck.

Supplemental LTD insurance replaces even more of your income than Basic LTD Insurance, when you can't work because of a qualifying disability (such as an injury, disease or pregnancy).

For questions, contact your payroll or benefits office.



Use the premium calculator to access your ltd cost at www.standard.com/mybenefits/sebb/premium-ltd.html

For more details, visit hca.wa.gov/sebb-ltd

Washington State Health Care Authority

SCHOOL EMPLOYEES BENEFITS BOARD

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