

SEBB employee-paid long-term disability (LTD)



Starting January 1, 2022, most SEBB-eligible employees¹ will be automatically enrolled in the employee-paid LTD plan

About employee-paid LTD

Coverage level: At the automatic coverage level, 60 percent of your monthly predisability earnings (up to \$16,667) is covered. At any time, you can reduce to a lower-cost 50-percent coverage level or decline the employee-paid coverage. If you later decide to enroll in or increase coverage, you will have to provide evidence of insurability and be approved by the insurer.

Benefit waiting period: The employee-paid LTD plan has a minimum 90-day benefit waiting period.

Benefit paid to you: At the 60-percent coverage level, the maximum benefit is \$10,000.¹ If you reduce to a 50-percent coverage level, the maximum benefit is \$8,333.¹

Your cost: Standard Insurance Company provides our LTD coverage at competitive group rates. Your monthly employee-paid LTD premium is based on your coverage level (either 60 percent or 50 percent), your age, and your monthly predisability earnings. To find your premium, use the premium calculator on Standard's website at [standard.com/calculator-wasebb](https://www.standard.com/calculator-wasebb).

If you don't reduce or decline your LTD benefit election, you will be automatically enrolled in the 60-percent plan with a 90-day benefit waiting period, and the premium will be deducted from your paycheck, starting with January 2022 coverage.

If you are already enrolled in employee-paid (supplemental) LTD: You will continue to be covered at the 60-percent coverage level, with a minimum 90-day benefit waiting period. Your premium will change.

Reducing or declining coverage

At any time, you can reduce to a lower-cost 50-percent coverage level or decline the employee-paid coverage. If you later decide to enroll in or increase coverage, you will have to provide evidence of insurability and be approved by the insurer. **For changes to take effect for January 1, 2022 coverage, you must reduce or decline by December 31, 2021.**

You can reduce or decline your employee-paid LTD coverage for 2022 using SEBB My Account at myaccount.hca.wa.gov, or you can submit a *Long Term Disability Insurance Enrollment and Change* form to your payroll or benefits office. The form is available on HCA's LTD webpage at hca.wa.gov/sebb-ltd.

If you have a disability

No one expects a disability, but it can happen anytime to anyone. According to the Social Security Administration, one in four 20-year-olds will become disabled before age 67. And one in 10 Americans lives with a severe disability.

Imagine you suddenly became ill, were in an accident, or had a difficult pregnancy and couldn't work for an extended time. How would you pay your bills?

The plan also helps you get back to work. For instance, if a worksite modification would enable you to return to work, the coverage could help your employer make approved modifications.

¹ Reduced by any deductible income

Washington's new long-term care benefit is different

Your SEBB long-term disability benefit is different from the state's new long-term care benefit, which is called The WA Cares Fund. Your SEBB long-term disability benefit replaces a portion of income lost due to accident, illness, or pregnancy.

The WA Cares Fund pays for the cost of caregiving for you when you need assistance with activities of daily living, at whatever age you may need assistance, including long after retirement. For more information about the new long-term care benefit, visit wacaresfund.wa.gov.

More information

If you have questions about enrollment or premium payments, please contact your payroll or benefits office. More information is available on these websites.

Website	More information	Web address
LTD calculator	Find your premium	standard.com/calculator-wasebb
Standard	Details about the plan, including deductible income, exclusions, benefit waiting period, maximum benefit period, and survivor's benefit	standard.com/mybenefits/wash-state-hca-sebb
LTD webpage	Details about eligibility and how to enroll in LTD coverage	hca.wa.gov/sebb-ltd
HCA forms and publications search	Find the LTD benefits booklet or <i>2022 Long Term Disability Insurance Enrollment and Change</i> form	hca.wa.gov/employee-retiree-benefits/forms-and-publications
SEBB My Account	Reduce or decline coverage during annual open enrollment	myaccount.hca.wa.gov
SEBB virtual benefits fair	Information about all SEBB benefits and webinars; opens October 1	hca.wa.gov/vbf-sebb
SEBB open enrollment webpage	Information about monthly premiums, benefits changes, how to enroll in or make changes to your account, and more for 2022	hca.wa.gov/sebb-oe