

# Don't miss this opportunity to protect your income

Long-term disability pays you part of your income if you become disabled and can't work. This supplemental long-term disability (LTD) enrollment opportunity is effective only during the School Employees Benefits Board (SEBB) Program's 2020 annual open enrollment. Supplemental LTD coverage is provided through Standard Insurance Company. Coverage elected during the 2020 annual open enrollment will be effective January 1, 2021. This opportunity is available only for school employees eligible for SEBB benefits.

Visit the LTD webpage at [hca.wa.gov/sebb-ltd](https://hca.wa.gov/sebb-ltd) to learn more about this benefit.

## Advantages of enrolling during this one-time opportunity

### Online enrollment via SEBB My Account

Normally, you would have to use a paper form to enroll in supplemental LTD outside of your regular 31-day enrollment period.

### No evidence of insurability

Proof of good health is not required during the 2020 plan year when enrolling in SEBB supplemental LTD coverage for the first time.

### Pre-existing condition coverage

Coverage for pre-existing conditions will be provided under the Continuity of Coverage provision for employees who had prior LTD coverage through December 31, 2019.

## How to enroll in supplemental LTD

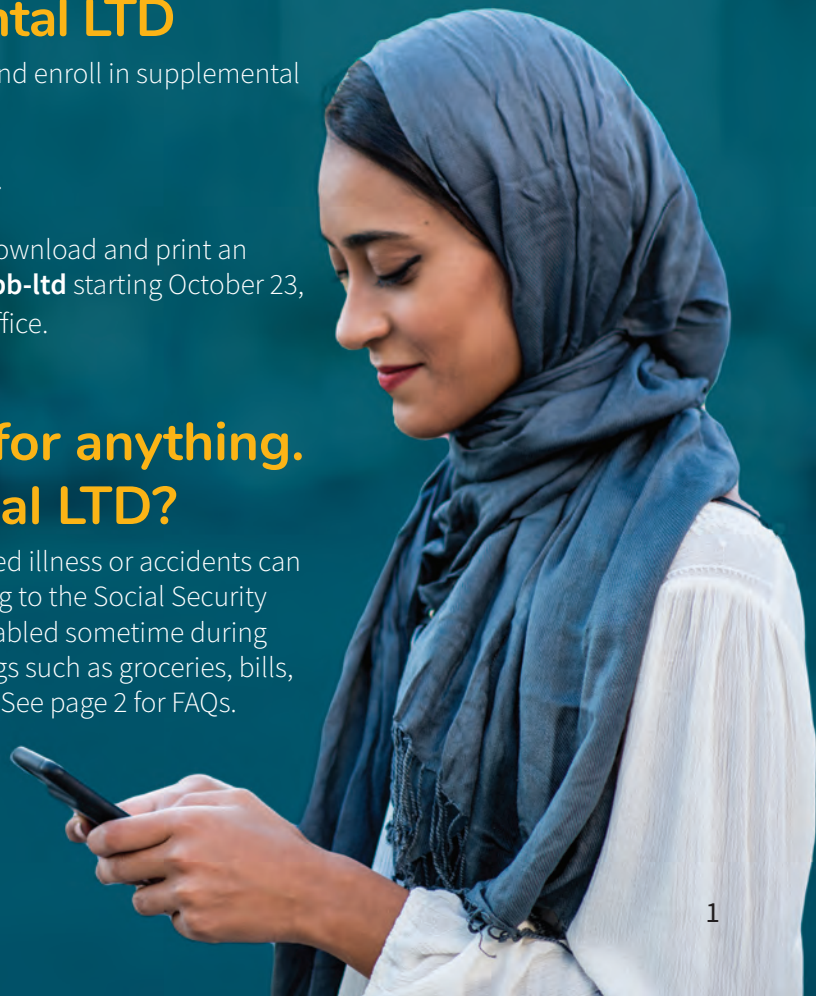
Log in to SEBB My Account at [myaccount.hca.wa.gov](https://myaccount.hca.wa.gov) and enroll in supplemental LTD in three simple steps:

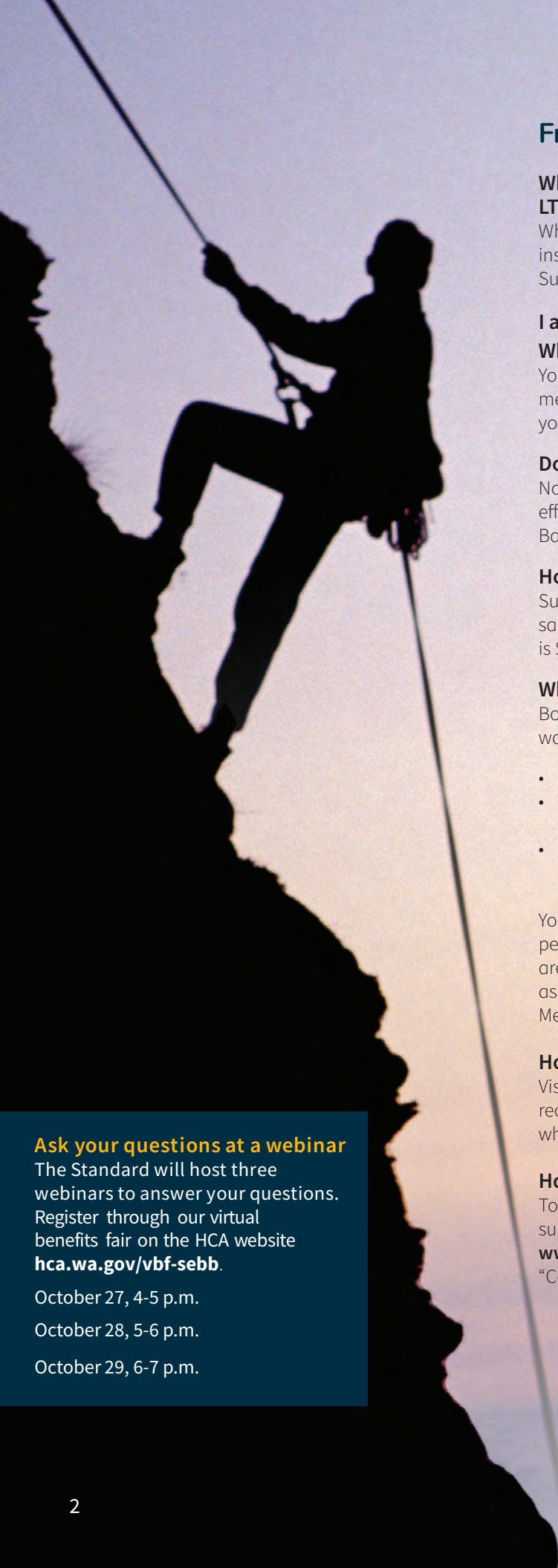
1. Click the **Supplemental benefits** tab.
2. Click the button next to **Enroll in Supplemental LTD**.
3. Click **Submit**.

If you don't have access to SEBB My Account, you may download and print an enrollment form on the LTD webpage at [hca.wa.gov/sebb-ltd](https://hca.wa.gov/sebb-ltd) starting October 23, or request a printed copy from your payroll or benefits office.

## I'm healthy and not at risk for anything. Why do I need supplemental LTD?

Disabilities are more common than you think. Unexpected illness or accidents can happen to anyone, even young, healthy adults. According to the Social Security Administration, one in four 20-year-olds will become disabled sometime during their career. Supplemental LTD will help you pay for things such as groceries, bills, rent or mortgage, family care, and other living expenses. See page 2 for FAQs.





## Frequently asked questions

### What's the difference between basic and supplemental LTD insurance?

When you enrolled in the SEBB Program, you received basic LTD insurance, which is paid for by your employer at no cost to you. Supplemental LTD insurance is additional coverage that you pay for.

### I already have basic LTD through the SEBB Program.

#### Why would I need more?

Your basic LTD only pays a maximum of \$400 per month. With supplemental LTD, the maximum monthly payment is \$10,000, depending on your monthly insured earnings.

### Doesn't the new Paid Family and Medical Leave cover this?

No. The state's new Paid Family and Medical Leave, which went into effect in January 2020, pays a portion of your salary for up to 90 days. Basic and supplemental LTD coverage begin after 90 days.

### How much does the benefit pay?

Supplemental LTD pays 60 percent of the first \$16,667 of your monthly salary, minus any deductible income. The maximum monthly payment is \$10,000, depending on your monthly insured earnings.

### When does the benefit pay?

Both the basic and supplemental LTD benefits start after the benefit waiting period, which is the longer of:

- 90 days.
- The period of your existing sick leave, paid time off, or other salaried continuation plan, excluding vacation leave.
- The period you receive Washington's Paid Family and Medical Leave benefits.

You have to be continuously disabled through the benefit waiting period before you begin receiving your monthly LTD benefit. If you are worried about not having an income for the first 90 days, please ask your payroll or benefits office about Washington's Paid Family Medical Leave.

### How long does the benefit continue?

Visit the LTD webpage at [hca.wa.gov/sebb-ltd](https://hca.wa.gov/sebb-ltd) to see how long you'll receive LTD benefits (the maximum benefit period) based on your age when disability begins.

### How much money would I need if I became disabled?

To find out, check out the decision support tool on The Standard's website at [www.standard.com/mybenefits/sebb/premium-ltd.html](https://www.standard.com/mybenefits/sebb/premium-ltd.html) under "Calculate your disability insurance needs."

### Ask your questions at a webinar

The Standard will host three webinars to answer your questions. Register through our virtual benefits fair on the HCA website [hca.wa.gov/vbf-sebb](https://hca.wa.gov/vbf-sebb).

October 27, 4-5 p.m.

October 28, 5-6 p.m.

October 29, 6-7 p.m.

### How much does it cost?

Supplemental LTD rates are based on your age.

Under 30	0.0014
30-34	0.0019
35-39	0.0029
40-44	0.0041
45-49	0.0056
50-54	0.0077
55-59	0.0093
60-64	0.0096
65+	0.0098

To find your monthly cost, multiply your monthly insured earnings (up to \$16,667) times the rate for your age. For example, if your age is between 40 and 44, your rate is 0.0041 per month. If your monthly insured earnings are \$1,000, you pay \$4.10 per month.

See The Standard's rate calculator at [www.standard.com/mybenefits/sebb/premium-ltd.html](http://www.standard.com/mybenefits/sebb/premium-ltd.html) to calculate your supplemental LTD premium.

### Can I get LTD coverage for my family?

No. The SEBB Program LTD benefits are only for eligible employees (not dependents).

### What is the pre-existing exclusion period?

The pre-existing condition exclusion period is the 12-month period that begins with your effective date of LTD coverage. A pre-existing condition is a mental or physical condition for which you or a reasonably prudent person would have: consulted a physician or other licensed medical professional; received medical treatment, services, or advice; undergone diagnostic procedures; or taken prescribed drugs or medications at any time during the 90-day period just before your LTD insurance becomes effective.

Generally, if you have a pre-existing condition, your supplemental LTD insurance would not pay until 12 months after the date your insurance becomes effective if you did not have prior LTD coverage that ended the day before the effective date of your new LTD coverage. During this one-time enrollment opportunity, however, if you had prior LTD coverage that ended on December 31, 2019, the Continuity of Coverage provision applies. See the plan's certificate of coverage at [hca.wa.gov/sebb-ltd](http://hca.wa.gov/sebb-ltd) for details about the Continuity of Coverage provision and the Pre-existing Condition Exclusion.

If you didn't have prior LTD coverage through December 31, 2019, your 12-month SEBB LTD pre-existing condition exclusion period will begin January 1, 2021 and the Continuity of Coverage provision will not apply.

### Nondiscrimination and language access notice

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation, or require documents in another format or language, please call 1-855-682-0787 (TRS: 711).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-855-682-0787 (TRS: 711).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-855-682-0787 (TRS: 711).



PO Box 42720  
Olympia, WA 98504-2720

## **Could you pay your bills if you were injured and couldn't work?**

Eligible school employees have a one-time opportunity to enroll in and purchase supplemental long-term disability (LTD) insurance during this SEBB annual open enrollment, October 26 through November 23.

**Now is a great time to consider this important benefit.**