

PEBB Long-Term Disability Benefit Design for Eligible Employees

Member of one of the following Retirement Plans: PERS, TERS, SERS, LEOFF, WSPRS, PSERS, JRS, or JRF and benefit-eligible employees of PEBB Employer Groups unless covered by a Higher Education Retirement Plan (TIAA-CREF, 401K, etc.). *This document is meant as a quick reference guide; refer to the LTD Plan booklet to confirm benefits.*

Employee Eligibility	Policy	Benefit Waiting Period*	Minimum / Maximum Benefit	Maximum Benefit Period**
PEBB benefit eligible employees with state agencies, K-12 school districts, ESDs, higher education, political subdivisions, and civil service employees	A: Basic (employer-paid)	90 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer <i>Sick leave does not have to be exhausted</i>	Minimum: \$50 Maximum: \$240 <i>(Less any deductible income such as Social Security benefits, workers' compensation, etc.)</i>	Determined by your age when disability begins, as follows: 61 or younger: To age 65, or to SSNRA, or 3 years 6 months, whichever is longer 62 and older: Maximum benefit ranges from 42 months at age 62 to 12 months at age 69 or older Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended. <i>(See LTD Plan booklet)</i>
PEBB benefit-eligible employees as stated above, with the exception of: Seasonal employees who work a season of less than 9 months and port commissioners, who are eligible for Plan A Basic only.	B: Optional* (employee-paid) <i>*Employee must enroll within 31 days of initial eligibility date or carrier approval is required.</i>	Subscriber's choice of 30, 60, 90, 120, 180, 240, 300, or 360 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer <i>Sick leave does not have to be exhausted</i>	Minimum: \$100 (\$50 minimum from A Basic plus \$50 minimum for optional) Maximum: When combined with Basic, Optional pays 60% of first \$10,000 of pre-disability earnings less any deductible income (e.g. Social Security, worker's compensation, etc.) <i>This benefit is subject to Cost of Living Adjustments</i>	Begins at subscribers selected wait period or period of accumulated sick leave*, whichever is longer and continues same as Plan A Basic. <i>*Sick leave does not have to be exhaust</i>
Employee must be enrolled in Plan B Optional LTD, must have at least 5 years of employment, and not be eligible for a higher education retirement plan. <i>(only available if employee is receiving LTD benefit claim at the time of retirement)</i>	C: Optional Retirement Supplement <i>(must be enrolled in Plan B Optional)</i>	End of the Optional Plan B Maximum Benefit Period	Two percent (2%) of the first \$10,000 per month pre-disability earnings times the qualifying years of disability, not to exceed 60% of the first \$10,000. Unless PERS 1 Duty Disability, then one percent (1%) of the first \$10,000 per month pre-disability earnings times the qualifying years of disability, not to exceed 30% of the first \$10,000. No benefit paid if under \$50 <i>(This benefit is not payable until after serving the Retirement Supplement Deferral Period, which is the scheduled maximum benefit period under Plan B (optional) when you become disabled. No Plan C benefit will be payable during any period that LTD benefits are payable.)</i>	Begins at the end of the Maximum Benefit Period and continues to date of death.

***Benefit Waiting Period** – The period you must be disabled before LTD benefits become payable. LTD benefits are not payable during this period.

****Maximum Benefit Period** – The longest period for which LTD benefits are payable for any one period of continuous disability, whether from one or more causes. The Maximum Benefit Period begins after the end the Benefit Waiting Period. No benefits are payable after the end of the Maximum Benefit Period, even if the employee is still disabled.

PEBB Long-Term Disability Benefit Design for Higher Education

Member of a Higher Education Retirement Plan: TIAA-CREF, 403B, 401K, etc. *This document is meant as a quick reference guide; refer to the LTD Plan booklet to confirm benefits.*

Employee Eligibility	Policy	Benefit Waiting Period*	Minimum / Maximum Benefit	Maximum Benefit Period**
PEBB benefit eligible employees with higher education retirement plans	A: Basic (employer-paid)	90 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer <i>Sick leave does not have to be exhausted</i>	Minimum: \$50 Maximum: \$240 <i>(Less any deductible income such as Social Security benefits, workers' compensation, etc.)</i>	Determined by your age when disability begins, as follows: 61 or younger: To age 65, or to SSNRA, or 3 years 6 months, whichever is longest. 62 and older: Maximum benefit ranges from 42 months at age 62 to 12 months at age 69 or older. Social Security Normal Retirement Age (SSNRA) means your normal retirement age under the Federal Social Security Act, as amended. <i>(See LTD Plan booklet)</i>
PEBB benefit-eligible employees as stated above, with the exception of: Seasonal employees who work a season of less than 9 months, who are eligible for Part A Basic only.	B: Optional* (employee-paid) <i>*Employee must enroll within 31 days of initial eligibility date or carrier approval is required.</i>	Subscriber's choice of 30, 60, 90, 120, 180, 240, 300, or 360 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer <i>Sick leave does not have to be exhausted</i>	Minimum: \$100 (\$50 minimum from A Basic plus \$50 minimum for optional) Maximum: When combined with Basic, Optional pays 60% of first \$10,000 of pre-disability earnings less any deductible income* such as Social Security, worker's compensation, etc. <i>*Subject to Cost of Living Adjustments</i>	Begins at subscribers selected wait period or period of accumulated sick leave*, whichever is longer and continues same as Plan A Basic. <i>*Sick leave does not have to be exhausted.</i>
Same as above Employee must be enrolled in Plan B Optional LTD and eligible to be covered under the higher education retirement plan. <i>(only available if employee is receiving LTD benefit claim)</i>	D: Optional Retirement Supplement <i>(must be enrolled in Plan B Optional)</i>	Same as selected Plan B Optional waiting period <i>(See Long-Term Disability Plan booklet)</i>	Amount Paid to Pension System: The amount payable on the employee's behalf is the sum of the contribution the employee is required to make to the employer's mandatory higher education retirement plan and the contribution made by the employer to the mandatory higher education plan. In no case will the benefit exceed 15% of the first \$10,000 of monthly pre-disability earnings. The amount payable is in addition to any amount payable under Plan B. No benefit is payable under Plan D if no benefit is payable under Plan B. No benefit paid if under \$50	The retirement contributions end the earlier of the following: <ul style="list-style-type: none"> • The date the LTD benefits cease to be payable under Plan B; or • The date the retirement plan in which you participate terminates or no longer accepts the contribution on your behalf.

***Benefit Waiting Period** – *The period you must be disabled before LTD benefits become payable. LTD benefits are not payable during this period.*

****Maximum Benefit Period** – *The longest period for which LTD benefits are payable for any one period of continuous disability, whether from one or more causes. The Maximum Benefit Period begins after the end the Benefit Waiting Period. No benefits are payable after the end of the Maximum Benefit Period, even if the employee is still disabled.*