

**Keying employee-paid
Long-term Disability (LTD)
Insurance effective on or
after January 1, 2022**



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Enrolling newly eligible employees in employee-paid LTD insurance

All newly eligible employees will be automatically enrolled in the 60% employee-paid LTD coverage level effective on the first day of the month following the date the employee becomes eligible. If the employee becomes eligible on the first working day of a month, then coverage begins on that date.

In the PAY1 Insurance System, employer-paid and employee-paid LTD are automatically enrolled on the A.46 screen when the eligibility code is set to "Y" or "X" on the A.41 screen.

Note: Port Commissioners, board members, and seasonal employees who work a season of less than nine months are eligible for employer-paid LTD only. See the [Keying the "I" for employees who are ineligible for employee-paid LTD](#) section in this document for instructions on how to remove automatic enrollment in employee-paid LTD for employees who are ineligible for employee-paid LTD.

Identifying auto-enrollment for newly eligible employees on the A.46 screen

In the image below, the DESIRED column displays the automatic enrollment in employer-paid (BASIC) LTD as well as employee-paid (OPTIONAL) LTD at the 60% ("D") coverage level with the 90-day benefit waiting period.

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***** A.46 - LTD COVERAGE ***** MAPA461

SOC SEC NUMBER:          ID#:          NAME :
AGENCY      :          LTD ENROLLED   :
SUB AGENCY  :          ENR EFF/END DATE:

== PART ==  ===== CURRENT =====  ===== DESIRED =====  == PEND/APPROVAL ==
           ENR COV  EFF DATE           ENR COV  EFF DATE           IND    DATE
BASIC      :          Y          03 01 2022      F  02 01 2022
OPTIONAL   :          D  090  03 01 2022      F  02 01 2022

PREMIUM EMPLOYEE:      .00      ELIM. PERIOD PERCENT:
RETIREMENT SYSTEM:    OTHERS
```

If the employee is eligible for employee-paid LTD and does not submit a change to reduce to the 50-percent coverage level or decline the coverage by submitting the completed the *LTD Enrollment/Change form*, no keying is necessary on the A.46 screen.

Keying the "B" 50% coverage level for newly eligible employees

Prior to keying the information in PAY1, verify that the employee and employer sections of the *LTD Enrollment/Change form* have been completed correctly.

1. Log into Pay1. Access the employee's record.
2. On the command line, enter "A.46" in the Next Function field, then enter "U" in the Type field and press "Enter". The A.46 screen will display in update mode.
3. Tab to the OPTIONAL "ENR" field under the "DESIRED" column.
 - a. In the ENR field, enter "B" for the 50% coverage level.
 - b. In the COV field, enter "090" for the waiting period.
 - c. In the EFF DATE field, enter an EFF DATE that is **the same as the employee's ELIG EFF DATE** on the A.41 screen.

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***** A.46 - LTD COVERAGE *****                                MAPA461

SOC SEC NUMBER:                ID#:                NAME :

AGENCY      :                LTD ENROLLED   :
SUB AGENCY  :                ENR EFF/END DATE:

== PART ==  ===== CURRENT =====  ===== DESIRED =====  == PEND/APPROVAL ==
              ENR COV  EFF DATE          ENR COV  EFF DATE          IND    DATE

BASIC      :                Y            03 01 2022          F    02 01 2022

OPTIONAL   :                B    090    03 01 2022          F    02 01 2022

PREMIUM EMPLOYEE:          .00          ELIM. PERIOD PERCENT:
RETIREMENT SYSTEM:        OTHERS

NEXT FUNCTION: A 41 TYPE: I SSA:                AGY:    SUB:    PAY ACTION:
INQUIRY ONLY   ENTER-NXT, PF1-HELP, PF2-RETURN, PF3-SYSTEM, PF9-HISTORY
  
```

4. On the command line, enter "A.46" in the NEXT FUNCTION field. Enter "I" in the TYPE field. Press the "F10" key. Verify the changes were accepted.

Note: The coverage will move to the "CURRENT" column unless the effective date is a future date. If the effective date is a future date, the coverage will remain displayed in the "DESIRED" column and will move to the "CURRENT" column in the next process month.

Employees can elect to reduce or decline employee-paid LTD insurance at any time without EOI.

Keying the “N” decline for employee-paid LTD for newly eligible employees

Prior to keying the information in PAY1, verify that the employee and employer sections of the *LTD Enrollment/Change form* have been completed correctly.

1. Log into Pay1. Access the employee’s record.
2. On the command line, enter “A.46” in the Next Function field, then enter “U” in the Type field and press “Enter”. The A.46 screen will display in update mode.
3. Tab to the OPTIONAL “ENR” field under the “DESIRED” column.
 - a. In the ENR field, enter “N” to decline employee-paid LTD coverage.
 - b. In the COV field, **delete the “090”** waiting period if it is displayed. When declining coverage, the waiting period does not apply.
 - c. In the EFF DATE field, enter an EFF DATE that is **the same as the employee’s ELIG EFF DATE** on the A.41 screen.

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***** A.46 - LTD COVERAGE ***** MAPA461
SOC SEC NUMBER:          ID#:          NAME :
AGENCY      :          LTD ENROLLED   :
SUB AGENCY  :          ENR EFF/END DATE:
== PART ==  ===== CURRENT =====  ===== DESIRED =====  == PEND/APPROVAL ==
           ENR COV EFF DATE             ENR COV EFF DATE             IND   DATE
BASIC      :          Y      03 01 2022
OPTIONAL   :          N      03 01 2022
PREMIUM EMPLOYEE:      .00          ELIM. PERIOD PERCENT:
RETIREMENT SYSTEM:    OTHERS
NEXT FUNCTION:  A 41 TYPE:  I SSA:          AGY:      SUB:      PAY ACTION:
INQUIRY ONLY   ENTER-NXT, PF1-HELP, PF2-RETURN, PF3-SYSTEM, PF9-HISTORY
```

4. On the command line, enter “A.46” in the NEXT FUNCTION field. Enter “1” in the TYPE field. Press the “F10” key. Verify the changes were accepted.

Note: The coverage will move to the “CURRENT” column unless the effective date is a future date. If the effective date is a future date, the coverage will remain displayed in the “DESIRED” column and will move to the “CURRENT” column in the next process month.

Employees can elect to reduce or decline employee-paid LTD insurance at any time without EOI.

Keying the "I" for newly eligible employees who are ineligible for employee-paid LTD

Seasonal employees who work a season of less than 9 months, as well as port commissioners and board members are not eligible for employee-paid LTD coverage. Follow the steps provided below to remove the default ("D") enrollment on the A.46 screen for employees who are ineligible for employee-paid LTD.

1. Log into Pay1. Access the employee's record.
2. On the command line, enter "A.46" in the Next Function field, then enter "U" in the Type field and press "Enter". The A.46 screen will display in update mode.
3. Tab to the OPTIONAL "ENR" field under the "DESIRED" column.
 - a. In the ENR field, enter "I" for ineligible.
 - b. In the COV field, **delete the "090"** waiting period if it is displayed.
 - c. In the EFF DATE field, enter an EFF DATE that is **the same as the employee's ELIG EFF DATE** on the A.41 screen.

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***** A.46 - LTD COVERAGE *****                                MAPA461

SOC SEC NUMBER:                ID#:                NAME :

AGENCY      :                LTD ENROLLED   :
SUB AGENCY  :                ENR EFF/END DATE:

== PART ==  ===== CURRENT =====  ===== DESIRED =====  == PEND/APPROVAL ==
              ENR  COV  EFF DATE          ENR  COV  EFF DATE          IND    DATE

BASIC      :                Y            03 01 2022          F    02 01 2022
OPTIONAL   :                I            03 01 2022          F    02 01 2022

PREMIUM EMPLOYEE:            .00            ELIM. PERIOD PERCENT:
RETIREMENT SYSTEM:          OTHERS

NEXT FUNCTION:  A 41 TYPE:  I SSA:                AGY:      SUB:      PAY ACTION:
INQUIRY ONLY   ENTER-NXT, PF1-HELP, PF2-RETURN, PF3-SYSTEM, PF9-HISTORY
  
```

4. On the command line, enter "A.46" in the NEXT FUNCTION field. Enter "I" in the TYPE field. Press the "F10" key. Verify the changes were accepted.

Note: The coverage will move to the "CURRENT" column unless the effective date is a future date. If the effective date is a future date, the coverage will remain displayed in the "DESIRED" column and will move to the "CURRENT" column in the next process month.

Additional changes that can be made to employee-paid LTD

Updating the employee's monthly salary (only for employer groups who key in PAY1)

PEBB participating employer groups must update employee salaries in PAY1. The monthly salary is used to calculate the employee-paid LTD premium.

The two-step process for updating monthly salaries in PAY1 has not changed. For instructions, see [Keying salary adjustments in PAY1 for employer groups](#).

Note: *Updating salaries in PAY1 does not apply to state agencies or higher-education institutions.*

Enrolling in or increasing employee-paid LTD after the 31-day eligibility window

Employees who submit the *LTD Enrollment/Change form* after their 31-day eligibility window, requesting to enroll in or increase employee-paid LTD insurance, are required to submit the *Evidence of Insurability (EOI) form* to Standard (the carrier) for approval. The process for keying employee-paid LTD insurance when EOI is required is not changing.

The only difference is that you will need to key the new coverage codes in PAY1:

- "D" for the 60% coverage level with the "090" day benefit waiting period, or
- "B" for the 50% coverage level with the "090" day benefit waiting period.

Reducing or declining employee-paid LTD after the 31-day eligibility window

Employees can elect to reduce or decline employee-paid LTD insurance at any time without evidence of insurability (EOI).

- To reduce to the 50% coverage level, key the applicable coverage code ("B"), the "090" benefit waiting period, and an effective date that is **the first of the month** following the date the employer receives the completed *LTD Enrollment/Change form*.
- To decline coverage, key the applicable coverage code ("N") with an effective date that is **the last day of the month** in which the employer receives the completed *LTD Enrollment/Change form*.

Keying the "I" for employees who become ineligible for employee-paid LTD

Seasonal employees who work a season of less than 9 months, as well as commissioners and board members are not eligible for employee-paid LTD coverage. When an employee who is not newly eligible moves to a position that is ineligible for employee-paid LTD, follow the steps provided below to update the A.46 screen.

- To indicate that an employee is ineligible for employee-paid LTD, key the applicable code ("I") and enter an effective date that is **the last day of the month** in which the employee became ineligible for employee-paid LTD.

90-day premium waiver of employee-paid LTD for employees on approved leave

The following applies to employees who go on an approved leave of absence and who will maintain eligibility for the employer contribution toward PEBB benefits while on approved leave:

- **During the first 90 days** employee-paid LTD insurance will be continued and premium payments are waived for employee-paid insurance. *The employer-paid LTD contribution will continue during the 90 days.*
- **Beginning on day 91**, employee-paid LTD insurance will continue as long as premium payments are paid by the employee to the employer.

See the [Long-term Disability Administration Manual](#) for information on employees who are going on an approved leave of absence but who will not maintain eligibility for the employer contribution toward PEBB benefits.

Waiving the employee-paid LTD premium for employees going on leave

Follow the steps provided below to enter the employee-paid LTD premium waiver on the A.46 screen for employees who go on an approved leave of absence and who will maintain eligibility for the employer contribution toward PEBB benefits while on approved leave. *Note the coverage level (“D” or “B”) prior to keying the premium waiver, as you will need this when reinstating the employee-paid LTD premium.*

1. Log into Pay1. Access the employee’s record.
2. On the command line, enter “A.46” in the Next Function field, then enter “U” in the Type field and press “Enter”. The A.46 screen will display in update mode.
3. Tab to the BASIC “ENR” field under the “DESIRED” column. *The waiver must be entered in both the BASIC and OPTIONAL fields although only the employee-paid LTD premium will be waived.*
 - a. In the ENR field, enter “W” for the premium waiver.
 - b. In the EFF DATE field, enter an EFF DATE that is **the first of the month following** the date the employee went on an approved leave of absence.
 - c. Tab to the BASIC “IND” field under the “PEND/APPROVAL” column and enter “A” to approve the premium waiver.
4. Complete the same steps for the OPTIONAL fields under the “DESIRED” and “PEND/APPROVAL” columns.

```
***** A.46 - LTD COVERAGE *****                               MAPA461
SOC SEC NUMBER:                ID#:                NAME :
AGENCY      :                LTD ENROLLED   : Y
SUB AGENCY  :                ENR EFF/END DATE: 05 01 2021

== PART ==  ===== CURRENT =====  ===== DESIRED =====  == PEND/APPROVAL ==
           ENR COV  EFF DATE           ENR COV  EFF DATE           IND  DATE
BASIC   :   Y      05 01 2021         W      02 01 2022         A   01 10 2022
OPTIONAL:   D   090  01 01 2022         W      02 01 2022         A   01 10 2022

PREMIUM EMPLOYEE:      .00      ELIM. PERIOD PERCENT:  .470
RETIREMENT SYSTEM:    OTHERS
```

5. On the command line, enter “A.46” in the NEXT FUNCTION field. Enter “I” in the TYPE field. Press the “F10” key. Verify the changes were accepted.

Note: *The employee-paid LTD premium must be reinstated after the date the 90-day premium waiver period has ended or the date the employee returns to work following an approved leave of absence, whichever occurs first.*

Reinstating the employee-paid LTD premium

Follow the steps provided below to remove the employee-paid LTD premium waiver on the A.46 screen after whichever of the following occurs first:

- The date the 90-day premium waiver period has ended, or
 - The date the employee returns to work following an approved leave of absence
1. Log into Pay1. Access the employee's record.
 2. On the command line, enter "A.46" in the Next Function field, then enter "U" in the Type field and press "Enter". The A.46 screen will display in update mode.
 3. Tab to the BASIC "ENR" field under the "DESIRED" column.
 - a. In the ENR field, enter "Y".
 - b. In the EFF DATE field, enter an EFF DATE that is **the first of the month following** the 90-day period or the date the employee returns to work from an approved leave of absence, whichever occurs first.
 4. Tab to the OPTIONAL "ENR" field under the "DESIRED" column.
 - a. In the ENR field, enter the coverage code that corresponds with the coverage level the employee was enrolled in prior to going on approved leave "D" (60%) or "B" (50%).
 - b. In the COV field, enter "090" for the waiting period.
 - c. In the EFF DATE field, enter an EFF DATE that is **the first of the month following** the 90-day period or the date the employee returns to work from an approved leave of absence, whichever occurs first.
 5. On the command line, enter "A.46" in the Next Function field. Enter "I" in the Type field. Press the "F10" key. Verify the changes were accepted.

Note: *The coverage may move to the CURRENT column or may remain in the PEND/APPROVAL column until your next invoicing cycle. Set a reminder to check the record after the invoicing cycle completes to verify the coverage moved to the CURRENT column. If the coverage has not moved after the invoicing cycle, contact HCA through [HCA Support](#).*