

Benefits administrator process after The Standard's EOI decision

The employer and school employee will receive an Evidence of Insurability (EOI) decision notice from The Standard when the medical underwriting of the application has been completed.

When this happens, the benefits administrator should:

1. Review the notice for accuracy.
2. If the EOI was approved, check the *Supplemental LTD* box in SEBB My Account. The effective date for supplemental LTD coverage is the date The Standard approves the EOI. The effective date will be located on the EOI approval notice.
3. Attach the employer copy of the EOI decision notice to the *LTD Enrollment and Change Form* and place it in the school employee's file.
4. Collect the appropriate supplemental LTD premium based on the effective date provided by The Standard. The Standard will send benefits administrators EOI decision notices on a weekly basis via email to ensure premiums are collected in a timely manner. Hard copy paper EOI decision letters will also be sent as they are decided (not held up to send weekly).

Note: HCA is currently assessing how to include EOI tracking in SEBB My Account. We anticipate having this functionality programmed in the first quarter of 2021.

Record keeping and billing reminders

- As the record keepers for enrollment, SEBB organizations are responsible for maintaining the *Enrollment and Change Forms*. They should not be sent to The Standard.
- SEBB organizations are responsible for deducting supplemental LTD premium payments post-tax from employees' paychecks and submitting them to The Standard.
 - To calculate the supplemental LTD premium deduction, take the supplemental LTD percentage rate and multiply it by the school employee's insured earnings. HCA will provide SEBB organizations the supplemental LTD percentage rate through the SEBB My Account billing file.
"Insured earnings" is defined as the first \$16,667 of each eligible employee's monthly pre-disability earnings (for a 12-month billing cycle). Insured earnings include Tri-Pay, and is also defined as an employee's gross monthly rate of earnings from their SEBB organization. Insured earnings do not include bonuses, commissions, overtime pay, shift differential pay, optional stipends, or any other extra compensation. If an employee is paid hourly, their monthly rate of earnings is based on the number of hours the employee is regularly scheduled to work per month, but not more than 173 hours. If an employee does not have regular work

hours, the monthly rate of earnings is based on the average number of hours worked per month during the preceding 12 calendar months (or during the period of employment if less than 12 months), but not more than 173 hours.

Contact The Standard for help with LTD billing

All supplemental LTD billing inquiries and remittance should be directed to SEBBbillingsupport@standard.com.

- Primary billing contact:
Cindy Bofinger
Cindy.Bofinger@standard.com
(971) 321-4653

Here is a link to the [SEBB LTD Booklet \(Certificate of Coverage\)](#) for your reference.