SEBB employee-paid LTD enrollment process map
For newly hired employees

Employee newly eligible for SEBB benefits

Is the employee eligible for SEBB long-term disability (LTD) insurance?

NO

Employee-paid LTD insurance is not available to employees eligible due to locally negotiated criteria per WAC 182-30-130.

YES

The employee will be automatically enrolled in employer-paid LTD and employee-paid LTD at the 60 percent coverage level.

The employee may elect the 50 percent coverage level or decline employee-paid LTD.

Did the employee elect to reduce or decline employee-paid LTD in SEBB My Account or by submitting the LTD Enrollment/Change form within their 31-day window?

NO

The employee remains enrolled in the 60% coverage level.

The employee may elect to reduce coverage to the 50 percent coverage level or decline employee-paid LTD at any time without providing evidence of insurability (EOI).

YES

If the employee made their election in SEBB My Account, no action is needed by the BA.

If the employee submitted the LTD Enrollment/Change form, select the requested coverage level (50% or decline) for the employee in SEBB My Account.

Changes to reduce or decline employee-paid LTD coverage within an employee’s 31-day eligibility window are effective the first day of the month following the date the employee becomes eligible for SEBB benefits. If the employee’s date of eligibility is the first working day of the month, the change is effective that day.

Employees who wish to enroll in or increase coverage outside their 31-day window are required to submit EOI for carrier approval.

Find more information on the Additional benefits webpage.
For existing employees requesting to make a change

Evidence of insurability (EOI) is never required when electing to reduce to 50% or decline employee-paid LTD coverage.

Changes to reduce employee-paid LTD are effective the first of the month following the date the employee made their election in SEBB My Account or the completed LTD Enrollment/Change form is received by the employer.

Changes to decline employee-paid LTD are effective the last day of the month in which the employee made their election in SEBB My Account or the completed LTD Enrollment/Change form is received by the employer.

Employees who wish to enroll in or increase coverage outside their 31-day window are required to submit EOI for carrier approval.

If the change is approved by the carrier, the change is effective the day the contracted vendor approves the required form.

For more information on processing LTD enrollment changes when EOI is required, see the LTD Administration Manual.

Find more information on the Additional benefits webpage.