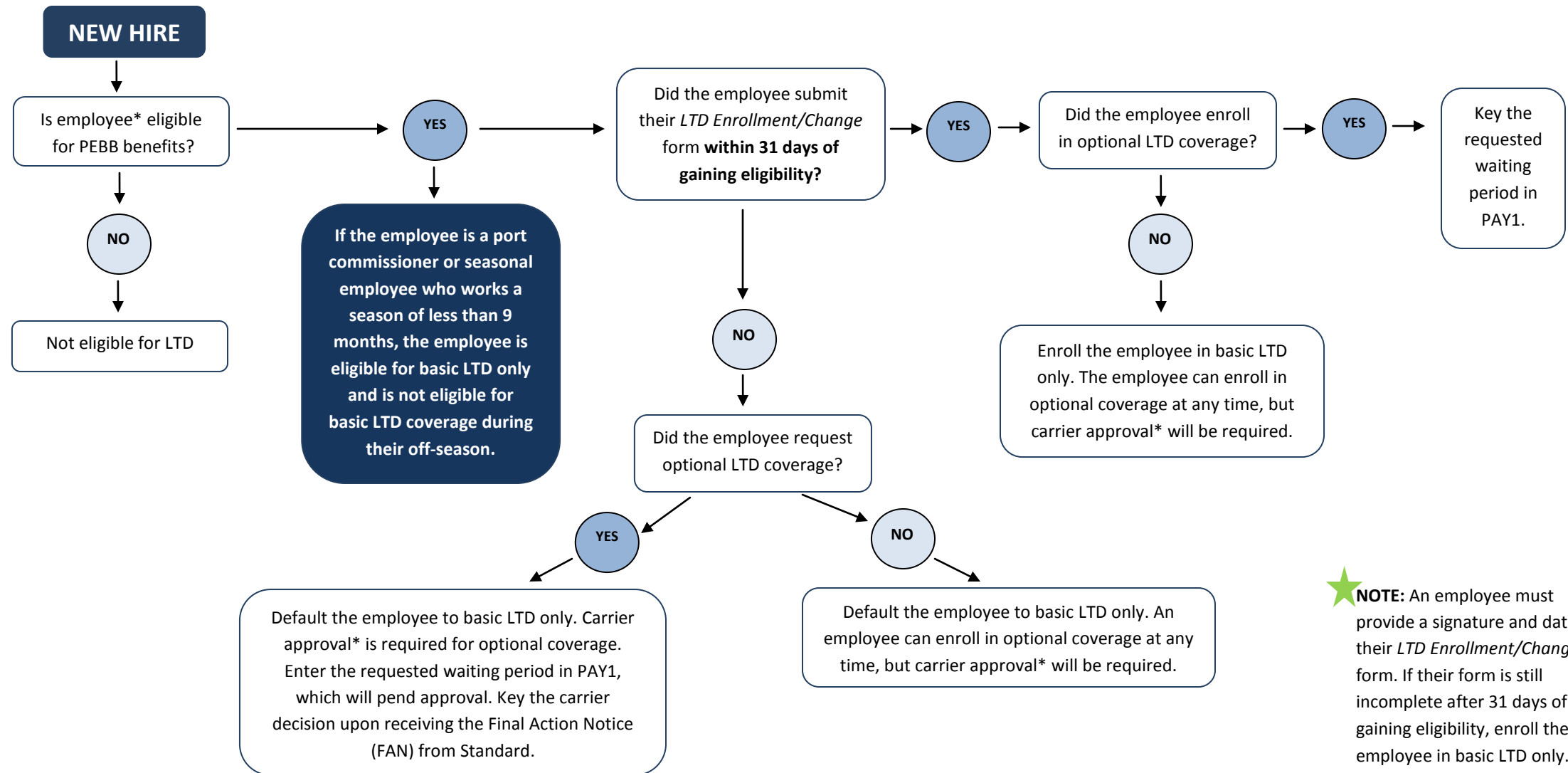


Long-Term Disability Process Map



★ NOTE: An employee must provide a signature and date on their *LTD Enrollment/Change* form. If their form is still incomplete after 31 days of gaining eligibility, enroll the employee in basic LTD only.

*When carrier approval is required, an employee must submit an *Evidence of Insurability* form to The Standard Insurance Company.

LTD Guidance

Enroll employee in basic LTD coverage only when the employee:

1. Fails to timely submit their *Employee Enrollment/Change* form
2. Requests to enroll in optional coverage **after** 31 days of gaining eligibility
3. Submits an incomplete form (not signed and/or dated) and does not complete within 31 days of gaining eligibility

An employee can enroll in optional coverage at any time; however, carrier approval will be required. In addition, an employee may make changes to their optional coverage at any time, but carrier approval may be required, based on the changes requested.

Effective Dates

- Basic LTD coverage is effective the first of the month following the date of eligibility. If the date of eligibility is the first working day of the month, coverage begins that day.
- Optional LTD coverage is effective the first of the month following the signature date on the form. If the employee submits their form after 31 days of gaining eligibility but receives carrier approval, the effective date is the first of the month following the approval date.

LTD Resources

- [LTD Administrative Manual](#)
- [Processing Long-Term Disability](#) (from the PersPay site)