

The PEBB Long-Term Disability (LTD) benefit is changing

LTD insurance protects a portion of your salary if you are unable to work due to serious injury or illness. When you enroll in LTD coverage, it pays you a percentage of your monthly earnings if you become disabled. Currently, the County pays for all eligible employees to have basic LTD coverage and employees can enroll in supplemental coverage if they choose to.

Starting January 1, 2022, the PEBB Program will automatically enroll all employees in the employee-paid 60% coverage level LTD plan. This will cover 60% of the first \$16,667 of your monthly pre-disability income and will have a 90-day benefit waiting period. If you become disabled, you could get up to \$10,000 a month, depending on your income.

If you are already enrolled in employee-paid (formerly called supplemental) LTD insurance, you will continue to be insured for 60 percent of your pre-disability earnings, up to \$16,667 a month. Your benefit waiting period will change to 90 days unless you are already enrolled at that benefit waiting period. Your monthly premium will also change, as rates will now be based on your coverage level instead of your waiting period.

You can reduce to a lower-cost 50% coverage level with a maximum monthly benefit of \$8,333, depending on your income, or decline the employee-paid coverage at any time by completing the *Long Term Disability Insurance Enrollment and Change* form and returning the same to Human Resources.

Comparison of the plans:

	Employee-paid 60% coverage level	Employee-paid 50% coverage level	Employer-paid (for all eligible employees)
Who pays for it?	Employee	Employee	County
Rate	0.0047	0.0028	-
Waiting period	90 days	90 days	90 days
Maximum benefits	60% of first \$16,667 of your pre-disability earnings	50% of first \$16,667 of your pre-disability earnings	60% of first \$400 of your pre-disability earnings
Maximum	Up to \$10,000/month	Up to \$8,333/month	Up to \$240/month

To identify the cost of each plan to you per paycheck, take the gross pay amount on your last paystub and multiply that by the rate denoted above for the plan you are interested in.

- *For example: \$2,000 x 0.0047 = \$9.40. A person who makes \$2,000 per paycheck will pay \$9.40 per paycheck if they are automatically enrolled in the 60% coverage level plan.*
- *There is a premium calculator that will make these calculations for you available at [standard.com/calculator-wapebb](https://www.hca.wa.gov/ltdd). Note: use the “All Other Members” option from the pull-down menu.*

If you don’t actively reduce or decline this LTD benefit election, you will be automatically enrolled in or transitioned to the 60% coverage plan with a 90-day waiting period and premiums will be deducted from your paycheck beginning on December 23, 2021.

You can learn more about PEBB’s LTD benefits at <https://www.hca.wa.gov/ltdd>.

2022 Long Term Disability Plans

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Gross Pay x “Rate” = Cost to you for that plan

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