

Long-Term Disability

Employees may elect Optional coverage within 31 days of eligibility without providing evidence of insurability. Applications for LTD insurance after the initial 31 days of eligibility require carrier approval. A copy of the Enrollment/Change form and an Evidence of Insurability form must be submitted to Standard Insurance for approval.

Employees may apply for additional or different coverage at any time.

Application Procedures

No Approval Required

When the employee makes an application within the first 31 days of eligibility for long-term disability coverage, or when increasing the waiting period, no Evidence of Insurability form is required. The employer will:

1. Complete all shaded areas of the LTD Enrollment/Change form to include the following information: current agency hire date, employee's monthly earnings, initial eligibility date for PEBB benefits, employee's current coverage, and effective date of optional coverage.
2. Verify the employee signed and dated the form.

Note: Employer groups, who do not key updates, please send a copy of the form to PEBB Outreach and Training. Keep copies of all updates/changes for your records.

3. Update the LTD Insurance screen with the requested optional coverage and effective date. Remember: The effective date is the first of the month following the signature date on the form.
4. File the enrollment form in the employee's file. Applications that do not require approval should **not** be forwarded to Standard Insurance Company.

Approval Required

When the employee is applying for coverage outside of the initial 31 days or is decreasing the waiting period. The employer will:

1. Review the LTD Enrollment/Change form for accuracy. Ensure that the employee has completed all un-shaded sections and has signed and dated the form.
2. The employee must also complete the LTD Evidence of Insurability form. The employee may elect to send this form directly to Standard Insurance Company, therefore, if you do not have one, proceed with the next steps.
3. Verify that the signature date is no more than 60 days old; otherwise, a new form is required.
4. Complete all shaded areas of the LTD Enrollment/Change form to include the following information: current agency hire date, employee's monthly earnings, initial eligibility date for PEBB benefits, employee's current coverage, and effective date of optional coverage.

Note: Employer groups, who do not key updates, please send a copy of the form to PEBB Outreach and Training. Keep copies of all updates/changes for your records.

5. Update the LTD Insurance screen with the requested coverage. The coverage will pend for approval.

Note: If agencies are unable to key pending coverage for any reason, contact the PEBB Program through a FUZE e-mail for help.

6. Send a copy of the completed LTD Enrollment/Change form and the LTD Evidence of Insurability form (if employee is not submitting the form directly), for approval, to Standard Insurance Company.

After Approval

1. The employer and employee will receive a Final Action Notice (FAN) from Standard Insurance Company when the underwriting of the application has been completed.
2. Review the FAN for accuracy. Contact ReliaStar for a corrected FAN if necessary.
3. Key the approval or denial into the PAY1 system.

Note: Employer groups, who do not key updates, please send copies of the forms to PEBB Outreach and Training. Keep copies of all updates/changes for your records.

4. Once coverage has been keyed, attach the Employer copy of the Final Action Notice to the LTD Enrollment/Change form and file in the employees file.

Refer to the LTD Plan booklet “Enrollment Process/Changing Your Coverage” for additional information concerning this procedure.

Enroll in Long-Term Disability

1. On the command line enter A.46 in the Next Function field. Enter “U” for Update in the Type field. Choose Enter. The A.46 screen displays in update mode.

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***** A.46 - LTD COVERAGE *****                               MAPA461
SOC SEC NUMBER: 152 54 5551                NAME : MONTGOMERY, MARCUS A
AGENCY      : 095                          LTD ENROLLED   : Y
SUB AGENCY  :                               ENR EFF/END DATE: 09 01 2008

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

BASIC      :   Y           09 01 2008
OPTIONAL   :   Y   090   10 01 2008

PREMIUM EMPLOYEE:      .00           ELIM. PERIOD PERCENT:   .610
RETIREMENT SYSTEM:    OTHERS

NEXT FUNCTION: A 41 TYPE: I SSA: 152 54 5551 AGY: 095 SUB:      PAY ACTION:
INQUIRY ONLY      ENTER-MXT, PF1-HELP, PF2-RETURN, PF3-SYSTEM, PF9-HISTORY
  
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2. The current column displays the employee’s enrollment in Basic coverage. This field is automatically set to “Y” for all active employees with an eligibility code of “Y”. Note: There must be a “Y” in this field before optional coverage can be entered.
3. If the employee has selected Optional LTD coverage, enter a “Y” in the Desired ENR column.
4. Enter the desired waiting period in the COV column. Valid waiting periods are: 30, 60, 90, 120, 180, 240, 300, or 360 days.
5. Enter the effective date for the employee’s optional coverage. The effective date is the first day of the month following the signature date on the enrollment form.
6. Change the command line to Next Function A.46, the Type to “I” and choose F10 to update. Verify changes are accepted. The Optional coverage will move to the Current column as long as the signature date is within 31 days of eligibility.
7. After 31 days the Optional coverage will move to the Pend/Approval column. Submit the Evidence of Insurability form to Standard Insurance Company, Attn: Medical Underwriting Dept., 900 SW 5th, Portland, OR 97204-1235. Note: The employee may submit the Evidence of Insurability form directly to Standard Insurance.