

PEBB Long-Term Disability Benefit Design for Eligible Employees

Member of one of the following Retirement Plans: PERS, TERS, SERS, LEOFF, WSPRS, PSERS, JRS, or JRF and benefit eligible employees of PEBB Employer Groups unless covered by a Higher Education Retirement Plan (TIAA-CREF, 401K, etc.)

This document is meant as a quick reference guide; refer to the Long-Term Disability Plan booklet to confirm benefits.

Employee Eligibility	Policy	Benefit Waiting Period*	Minimum / Maximum Benefit	Maximum Benefit Period**
PEBB benefit eligible employees with state agencies, K-12 school districts, ESDs, higher education, political subdivisions, and civil service employees	A – Basic (employer paid)	90 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer Sick leave does not have to be exhausted	Minimum: \$50 Maximum: \$240 <i>(less any deductible income such as Social Security benefits, workers' compensation, etc.)</i>	Determined by your age when disability begins, as follows: 61 and younger – to age 65, but not less than 42 months. 62 and older – maximum benefit ranges from 42 months at age 62 to 12 months age 69 or older. <i>(See Long-Term Disability Plan booklet)</i>
PEBB benefit eligible employees as stated above, with the exception of Seasonal employees <i>(work half-time or more for less than 9 months)</i> and Port Commissioners, who are eligible for Plan A Basic only.	B – Optional* (employee paid) <i>*Employee must enroll within 31 days of initial eligibility date or carrier approval is required.</i>	Subscribers choice of 30, 60, 90, 120, 180, 240, 300, or 360 days Or, must wait at least as many days as subscriber has accumulated sick leave, which ever is longer Sick leave does not have to be exhausted	Minimum: \$50 (combined with \$50 minimum from A Basic equals \$100) Maximum: When combined with Basic, Optional pays 60% of first \$10,000 of pre-disability earnings less any deductible income* such as Social Security, worker's compensation, etc. <i>*Subject to Cost of Living Adjustments</i>	Begins at subscribers selected wait period or period of accumulated sick leave*, whichever is longer and continues same as Plan A Basic. <i>*Sick leave does not have to be exhausted.</i>
Employee must be enrolled in Plan B Optional LTD, must have at least 5 years of employment, and not be eligible for a Higher Education Retirement Plan. <i>(only available if employee is receiving LTD benefit claim)</i>	C – Optional Retirement Supplement (must be enrolled in Plan B Optional)	End of the Optional Plan B Maximum Benefit Period <i>(See Long-Term Disability Plan booklet)</i>	Two percent (2%) of the first \$10,000 per month predisability earnings times the number of years receiving Part B coverage, not to exceed 60% of the first \$10,000. Unless PERS 1 Duty Disability, then one percent (1%) of the first \$10,000 per month predisability earnings times the number of years receiving Part B coverage, not to exceed 30% of the first \$10,000. No benefit paid if under \$50	Begins at the end of the Maximum Benefit Period and continues through death.

***Benefit Waiting Period** – The period you must be disabled before LTD Benefits become payable. LTD benefits are not payable during this period.

****Maximum Benefit Period** – The longest period for which LTD Benefits are payable for any one period of continuous disability, whether from one or more causes. The Maximum Benefit Period begins after the end the Benefit Waiting Period. No benefits are payable after the end of the Maximum Benefit Period, even if the employee is still disabled.

PEBB Long-Term Disability Benefit Design for Higher Education

Member of a Higher Education Retirement Plan: TIAA-CREF, 403B, 401K etc.

This document is meant as a quick reference guide; refer to the Long-Term Disability Plan booklet to confirm benefits.

Employee Eligibility	Policy	Benefit Waiting Period*	Minimum / Maximum Benefit	Maximum Benefit Period**
PEBB benefit eligible employees with Higher Education Retirement Plans	A – Basic (employer paid)	90 days Or, must wait at least as many days as subscriber has accumulated sick leave, whichever is longer Sick leave does not have to be exhausted	Minimum: \$50 Maximum: \$240 <i>(less any deductible income such as Social Security benefits, workers' compensation, etc.)</i>	Determined by your age when disability begins, as follows: 61 and younger – to age 65, but not less than 42 months. 62 and older – maximum benefit ranges from 42 months at age 62 to 12 months age 69 or older. <i>(See Long-Term Disability Plan booklet)</i>
Same as above	B – Optional* (employee paid) <i>*Employee must enroll within 31 days of initial eligibility date or carrier approval is required.</i>	Subscribers choice of 30, 60, 90, 120, 180, 240, 300, or 360 days Or, must wait at least as many days as subscriber has accumulated sick leave, which ever is longer Sick leave does not have to be exhausted	Minimum: \$50 (combined with \$50 minimum from A Basic equals \$100) Maximum: When combined with Basic, Optional pays 60% of first \$10,000 of pre-disability earnings less any deductible income* such as Social Security, worker's compensation, etc. <i>*Subject to Cost of Living Adjustments</i>	Begins at subscribers selected wait period or period of accumulated sick leave*, whichever is longer and continues same as Plan A Basic. <i>*Sick leave does not have to be exhausted.</i>
Same as above <i>(only available if employee is receiving LTD benefit claim)</i>	D – Optional Retirement Supplement (must be enrolled in Plan B Optional)	Same as selected Plan B Optional waiting period	Amount Paid to Pension System: The amount the employer requires member to pay to retirement system and the contribution made by the employer to the pension system, not to exceed 15% of the first \$10,000. No benefit paid if under \$50	Begins at the end of the Plan B Optional waiting period and ends on the earlier of the following dates: <ul style="list-style-type: none"> • When Plan B benefits are no longer paid • Date the employer's retirement plan terminates

***Benefit Waiting Period** – *The period you must be disabled before LTD Benefits become payable. LTD benefits are not payable during this period.*

****Maximum Benefit Period** – *The longest period for which LTD Benefits are payable for any one period of continuous disability, whether from one or more causes. The Maximum Benefit Period begins after the end the Benefit Waiting Period. No benefits are payable after the end of the Maximum Benefit Period, even if the employee is still disabled.*