



**PEBA Academy**

## Long term disability

Insurance Benefits Training  
2025



Serving those who serve South Carolina

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### Important information

- This overview is not meant to serve as a comprehensive description of the insurance benefits offered by PEBA.
- More information can be found in the following:
  - [Benefits Administrator Manual](#); and
  - [Insurance Benefits Guide](#).
- The plan of benefits documents, certificates of coverage and benefits contracts contain complete descriptions of the insurance benefits offered by or through PEBA. Their terms and conditions govern all these benefits.

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### Long term disability

- Subject to preexisting condition exclusion.
- Benefit reduced by deductible income, including but not limited to:
  - Workers' compensation;
  - Social Security benefits;
  - Sick leave pay; and
  - Any PEBA retirement benefits income.
- View the [Plan Certificate of Coverages](#) at [peba.sc.gov/publications](http://peba.sc.gov/publications) under Long term disability for complete details.

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### Basic Long Term Disability

- Employer funded.
- Employee automatically enrolled at no cost if enrolled in health insurance.
- 90-day benefit waiting period.
- Monthly benefit up to 62.5% of predisability earnings, reduced by deductible income.
- Maximum \$800 monthly benefit.
- Employer cost is \$3.22 a month per subscriber.

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### Supplemental Long Term Disability

- Provides additional coverage.
- Choice of two plans:
  - 90-day benefit waiting period; or
  - 180-day benefit waiting period.
- Monthly benefit of up to 65% of predisability earnings.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.
- Employee may enroll within 31 days of initial eligibility without medical evidence. Otherwise, medical evidence is required to enroll throughout the year.
  - Medical evidence is also required to change benefit waiting period from 180 days to 90 days.

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### SLTD salary information

- During open enrollment, employers must review and update the salary information for Supplemental Long Term Disability (SLTD) subscribers.<sup>1</sup>
- If salary information is not updated, premiums and any benefits paid will be based on the last salary information submitted to PEBA.
- Review and submit salaries as of October 1 in EBS between September 15 and October 31.
- Once confirmed in EBS, no further changes are allowed.
- View the SLTD salary updates resource document at [peba.sc.gov/insurance-training](https://peba.sc.gov/insurance-training).

<sup>1</sup>Not applicable to Comptroller General agencies.

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### 2025 Monthly SLTD premium factors

Multiply the premium factor for age and plan selection by monthly earnings to determine monthly premium. Can also calculate premium at [www.standard.com/mybenefits/scpeba](http://www.standard.com/mybenefits/scpeba).

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00065	0.00050
31-40	0.00089	0.00069
41-50	0.00176	0.00134
51-60	0.00355	0.00273
61-65	0.00427	0.00327
66 and older	0.00522	0.00401

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### Tools and resources from The Standard

- [standard.com/mybenefits/scpeba](http://standard.com/mybenefits/scpeba).
  - Needs estimator.
  - Premium calculator.
  - Frequently asked questions.
  - Basic LTD Certificate.
  - Supplemental LTD Certificate.
  - Forms.

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### The Standard's Workplace Possibilities program

- Proactive disability management program that provides specialists to work directly with employees, employers and physicians to:
  - Increase employee productivity;
  - Reduce the cost, duration and impact of disability, FMLA and other absence/disability programs; and
  - Support employee participation in health management programs.

- Stay-at-Work services:
  - Services are provided while employee is still working.
  - Goal is to help the employee perform job-related tasks.
- Return-to-Work services:
  - Services are provided soon after an employee goes out of work.
  - Goal is to quickly return employee to work.
- For more details on The Standard's Workplace Possibilities program, go to [www.workplacepossibilities.com](http://www.workplacepossibilities.com).

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Additional training

- For more information about long term disability, view the employer training on *Retirement, Disability and Death* at [peba.sc.gov/insurance-training](https://peba.sc.gov/insurance-training).
- Additional topics include:
  - Benefits ending at retirement.
  - Disability benefits eligibility.
  - The Standard definitions.
  - Submitting a claim.
  - Lifetime Security Benefit provision.
  - Member death while SLTD benefits are payable.

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Disclaimer

This presentation does not constitute a comprehensive or binding representation of the employee benefit programs PEBA administers. The terms and conditions of the employee benefit programs PEBA administers are set out in the applicable statutes and plan documents and are subject to change. Benefits administrators and others chosen by your employer to assist you with your participation in these employee benefit programs are not agents or employees of PEBA and are not authorized to bind PEBA or make representations on behalf of PEBA. Please contact PEBA for the most current information. The language used in this presentation does not create any contractual rights or entitlements for any person.

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