



Serving those who serve South Carolina

## Your long term disability coverage

Insurance Orientation and Education  
2024

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### Basic Long Term Disability

- Automatically enrolled at no cost if you enroll 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.

South Carolina Public Employee Benefit Authority 2

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### Supplemental Long Term Disability

- Optional coverage with premiums based on employee's age and benefit waiting period.
- Choice of two plans:
  - 90-day benefit waiting period; or
  - 180-day benefit waiting period.
- Monthly benefit up to 65% of predisability earnings, reduced by deductible income.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.

South Carolina Public Employee Benefit Authority 3

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### 2024 Monthly SLTD premium factors

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium. You can also calculate your premium at <https://sites.standard.com/mybenefits/scpeba>.

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00068	0.00053
31-40	0.00094	0.00073
41-50	0.00185	0.00141
51-60	0.00374	0.00287
61-65	0.00449	0.00344
66 and older	0.00549	0.00422

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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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