



# Your Long Term Disability Benefits at a Glance

You are automatically enrolled in Basic Long Term Disability at no cost if you enroll in health insurance. The maximum benefit is \$800 per month. You may elect more coverage for added protection. Learn more about long term disability coverage at [peba.sc.gov/long-term-disability](https://peba.sc.gov/long-term-disability).

## 2026 Monthly premium factors

Multiply the premium factor for your age and plan selection by your monthly earnings to determine your monthly premium.

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

## SLTD at a glance

The Supplemental Long Term Disability benefit provides:

- Competitive group rates;
- Survivor's benefits for eligible dependents;
- Coverage for injury, physical disease, mental disorder or pregnancy;
- Return-to-work incentive;
- SLTD conversion insurance;
- Cost-of-living adjustment; and
- Lifetime security benefit.

	Benefit
<b>Benefit waiting period</b>	<b>90 or 180 days</b>
<b>Monthly SLTD benefit<sup>1</sup></b>	Up to <b>65%</b> of your predisability earnings, reduced by your deductible income
<b>Minimum benefit</b>	<b>\$100</b> per month
<b>Maximum benefit</b>	<b>\$8,000</b> per month

<sup>1</sup>Basic Long Term Disability and Supplemental Long Term Disability benefits are subject to federal and state income taxes. Check with your accountant or tax professional about your tax liability.