



# Disability insurance offers extra peace of mind



Many people may not be able to meet their financial obligations if they became disabled and could not work for an extended period of time. Disability insurance can help you create a secure financial future for yourself and your loved ones. In addition to the Basic Long Term Disability (BLTD) insurance coverage that you automatically receive at no cost if you enroll in health insurance, you also have the opportunity to purchase Supplemental Long Term Disability (SLTD) insurance. If you become disabled and can't work, you may need the extra income replacement that SLTD insurance provides to pay your bills.

## Take the next step during open enrollment

Open enrollment is October 1-31, 2020. During this period, you can elect SLTD coverage or reduce your benefit waiting period from 180 days to 90 days without medical evidence.

It's easy to enroll in SLTD coverage during open enrollment. Log in to MyBenefits at [mybenefits.sc.gov](http://mybenefits.sc.gov) to make your coverage selections during open enrollment. Review the *Supplemental Long Term Disability Insurance* booklet at [standard.com/mybenefits/southcarolina](http://standard.com/mybenefits/southcarolina) for costs and complete details of coverage.

Make the most of this open enrollment opportunity and take the next step to help protect your income.

**To learn more about open enrollment changes, visit [peba.sc.gov/oe](http://peba.sc.gov/oe).**

## How many paychecks could you miss?

Disability insurance can help you pay for daily living expenses and things like:



Housing costs



Car insurance



Groceries



Child care

## Most people probably think a disability happens only to other people.

### Consider these facts:

- More than 25 percent of today's 20-year-olds will become disabled during their career.<sup>1</sup>
- 52 percent of adult Americans have no savings earmarked for emergencies.<sup>2</sup>

Standard Insurance Company provides Basic Long Term Disability (BLTD) and Supplemental Long Term Disability (SLTD) insurance to eligible employees. These policies have exclusions, limitations, reductions of benefits and terms under which the policies may be continued in force or terminated. If you have questions, please contact The Standard at 800.628.9696.

<sup>1</sup> U.S. Social Security Administration, Facts. [ssa.gov/disabilityfacts/facts.html](http://ssa.gov/disabilityfacts/facts.html). Accessed June 2, 2017.

<sup>2</sup> U.S. Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2016, May 2017.

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