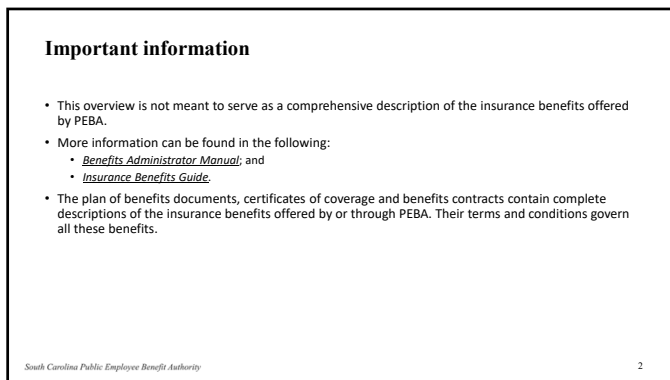




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The Standard's Workplace Possibilities program

- 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 work 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 on the Workplace Possibilities program, visit www.standard.com/businesses-organizations/workplace-solutions/workplace-possibilities-program.

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Disability benefits

- Must apply for benefits before leaving covered employment.
- Submit [Application for Disability Retirement](#) for your retirement system to PEBA, if applicable.
 - SCRS members must be approved for disability benefits from the Social Security Administration.
- Optional Life insurance benefits through MetLife.
- Long term disability benefits through The Standard.
- See the Disability subscribers chapter in the [Benefits Administrator Manual](#) for details.

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Life insurance

Optional Life

- If on leave due to disability, coverage continues for up to 12 months by paying premiums.
 - Begins the first of the month after the last day worked.
- If employee does not return to work at end of 12 months, terminate coverage.
 - Conversion and/or continuation options offered by MetLife.

Accelerated benefits

- Accelerated benefits option available to active employees and their covered spouse.
 - Terminally ill with life expectancy of no more than 12 months.
 - Employee may request up to 80% of their life insurance prior to death.
 - Remaining balance paid to beneficiary upon death.
- Complete and submit MetLife's [Accelerated Benefits Option](#) form.

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Long term disability

- Eligibility for benefits is based on criteria using terminology from The Standard.
- Own occupation is a person who is unable to perform their own occupation as it is performed in the national economy.
- Any occupation is a person who is unable to perform any occupation.
- For more information, see plan certificates at peba.sc.gov/publications under Long term disability.

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Long term disability

Basic Long Term Disability

- Employer-funded.
- Employee automatically enrolled if enrolled in health insurance.
- 90-day benefit waiting period.
- Monthly benefit of up to 62.5% of predisability earnings, reduced by deductible income.
- Maximum \$800 monthly benefit.

Supplemental Long Term Disability

- Additional, optional 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, reduced by deductible income.
- Maximum \$8,000 monthly benefit.
- Maximum benefit period is determined by employee's age when disability begins.

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Long term disability application process

- Three ways to file a claim within 90 days after the end of benefit waiting period:
 - Phone;
 - Online; or
 - Paper claim form.
- Learn more at www.standard.com/mybenefits/scpeba.
- If approved, The Standard will notify employee, benefits administrator and PEBA.
- PEBA will process the SLTD premium waiver.

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Disclaimer

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