


peba academy 

# Disability

Retirement, Disability and Death  
2024

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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 and benefits contracts contain complete descriptions of the health and dental plans and all other insurance benefits. Their terms and conditions govern all health benefits offered by or through PEBA.

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### Topics

- Workplace Possibilities.
- Disability benefits.
- Optional Life benefits.
- Long term disability benefits.

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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.

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### The Standard's Workplace Possibilities program

- 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.
- View and subscribe to The Standard's workplace possibilities blog at [www.workplacepossibilities.com/blog](http://www.workplacepossibilities.com/blog).

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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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### Optional Life insurance

- 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.

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### Accelerated life insurance 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 the Accelerated Benefits Option (ABO) claim via [MetLink](#).
  - See the Claims and appeals chapter of the [Benefits Administrator Manual](#) and the [MetLink User Guide](#) for details.
  - Can also 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 [www.peba.sc.gov/publications](http://www.peba.sc.gov/publications) under Long term disability.

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### 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.
- Maximum \$800 monthly benefit.

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### 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](http://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**

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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