



An important change is coming to your employee-paid LTD insurance

Starting January 1, 2022, the SEBB Program will automatically enroll SEBB-eligible employees in an employee-paid long-term disability (LTD) plan. This plan covers 60 percent of your monthly predisability earnings (up to \$16,667). If you are disabled, you could receive a benefit of up to \$10,000 a month, depending on your income, reduced by any deductible income. See Standard's website at standard.com/mybenefits/wash-state-hca-sebb for details. No evidence of insurability is needed for automatic enrollment.

At any time, you can reduce to a lower-cost 50-percent coverage level, with a maximum monthly benefit of \$8,333 (depending on your income, reduced by any deductible income.), or you can decline the coverage. If you later decide to enroll in or increase coverage, you will have to provide evidence of insurability and be approved by the insurer.

Why do I need LTD insurance?

No one expects a disability, but it can happen anytime to anyone. According to the Social Security Administration, one in four 20-year-olds will become disabled before age 67. And one in 10 Americans lives with a severe disability.

Imagine you suddenly became ill, were in an accident, or had a difficult pregnancy and couldn't work for an extended time. How would you pay your bills?

You already have an employer-paid long-term disability (LTD) benefit. But if the time comes that you need it, you may be surprised to find it is not enough. The maximum payment you could receive is \$400 a month. That probably wouldn't cover groceries, let alone your other bills.

The SEBB Program is making this change so that if you became disabled and couldn't work, employee-paid LTD insurance would help you pay for rent or mortgage, car insurance, utilities, child care, phone, groceries, and other things you couldn't do without.

The plan also helps you get back to work. For instance, if a worksite modification would enable you to return to work, the coverage could help your employer make approved modifications.

What does it cost?

Our LTD plans are provided through Standard Insurance Company. The premiums for this coverage are competitive group rates.

Your monthly employee-paid LTD premium is based on your desired coverage level (either 60 percent or 50 percent), your age, and your monthly predisability earnings (base pay). To find your premium easily, use the premium calculator on Standard's website at standard.com/calculator-wasebb. See next page for rates.

*Please take note:
This affects you*

Monthly employee-paid LTD rates

To calculate your premium, multiply your monthly base pay (up to \$16,667) by the appropriate age-banded rate (your age as of January 1 each year) and coverage level shown below.

Age	60% rate	50% rate
Less than 30	0.0011	0.0007
30–34	0.0015	0.0009
35–39	0.0023	0.0014
40–44	0.0032	0.0019
45–49	0.0044	0.0026
50–54	0.0060	0.0036
55–59	0.0072	0.0044
60–64	0.0075	0.0045
65+	0.0076	0.0046

Examples of employee-paid premiums for ages 40 to 44

We can't show your exact premium, but here are some examples.

Examples of monthly base pay for ages 40 to 44	60% rate	50% rate
\$3,000	\$9.60	\$5.70
\$4,000	\$12.80	\$7.60
\$5,000	\$16.00	\$9.50
\$6,000	\$19.20	\$11.40
\$7,000	\$22.40	\$13.30
\$8,000	\$25.60	\$15.20
\$9,000	\$28.80	\$17.10
\$10,000	\$32.00	\$19.00
\$11,000–\$16,667	\$35.20–\$53.33	\$20.99–\$31.67

If you don't reduce or decline your employee-paid LTD plan, you will be automatically enrolled in the 60-percent coverage level with a 90-day benefit waiting period, and the premium will be deducted from your paycheck for January 2022 coverage. Check with your payroll or benefits office for when the LTD premium will be deducted from your paycheck for January coverage.

When does the benefit start paying?

Benefit payments start after the benefit waiting period, which is the longer of:

- 90 days;
- The entire period of sick leave (excluding shared leave) for which you are eligible;
- The “fractionated period” of paid time off (PTO) for which you are eligible, if your employer has a PTO plan, as those terms are defined in the policy;
- The entire period of other non-vacation salaried continuation leave for which you are eligible; or
- The end of Washington Paid Family and Medical Leave for which you receive benefits.

Benefits continue during your disability up to the maximum benefit period, which is determined by your age when your disability begins. See HCA's LTD webpage at hca.wa.gov/sebb-ltd for details.

What else do I need to know?

LTD insurance has limitations, including a preexisting condition exclusion. Please read your certificate of coverage carefully to understand this benefit. You'll find it on HCA's LTD webpage at hca.wa.gov/sebb-ltd.

What do I need to do?

You don't need to do anything. You will be automatically enrolled in the 60-percent coverage plan with a 90-day benefit waiting period, and the premium will be deducted from your paycheck for January 2022 coverage. Check with your payroll or benefits office for when the LTD premium will be deducted from your paycheck for January coverage (the LTD deduction may be prior to January 1, 2022, depending on your employer's payroll cycle).

At any time, you can reduce to a lower-cost 50-percent coverage level or decline the coverage. If you later decide to enroll in or increase coverage, you will have to provide evidence of insurability and be approved by the insurer.



How do I reduce or decline coverage?

During the SEBB Program annual open enrollment, October 25 to November 22, 2021: You can reduce or decline your employee-paid LTD coverage for 2022 using SEBB My Account at myaccount.hca.wa.gov.

For the month of December 2021: You can reduce or decline the coverage at any time by submitting a

Long Term Disability Insurance Enrollment and Change form to your payroll or benefits office. The form is available on HCA's website at hca.wa.gov/erb under *Forms & publications*. For changes to take effect January 1, 2022, you must reduce or decline coverage by December 31, 2021.

How can I learn more?

If you have questions about enrollment or premium payments, please contact your payroll or benefits office. More information is available on these websites.

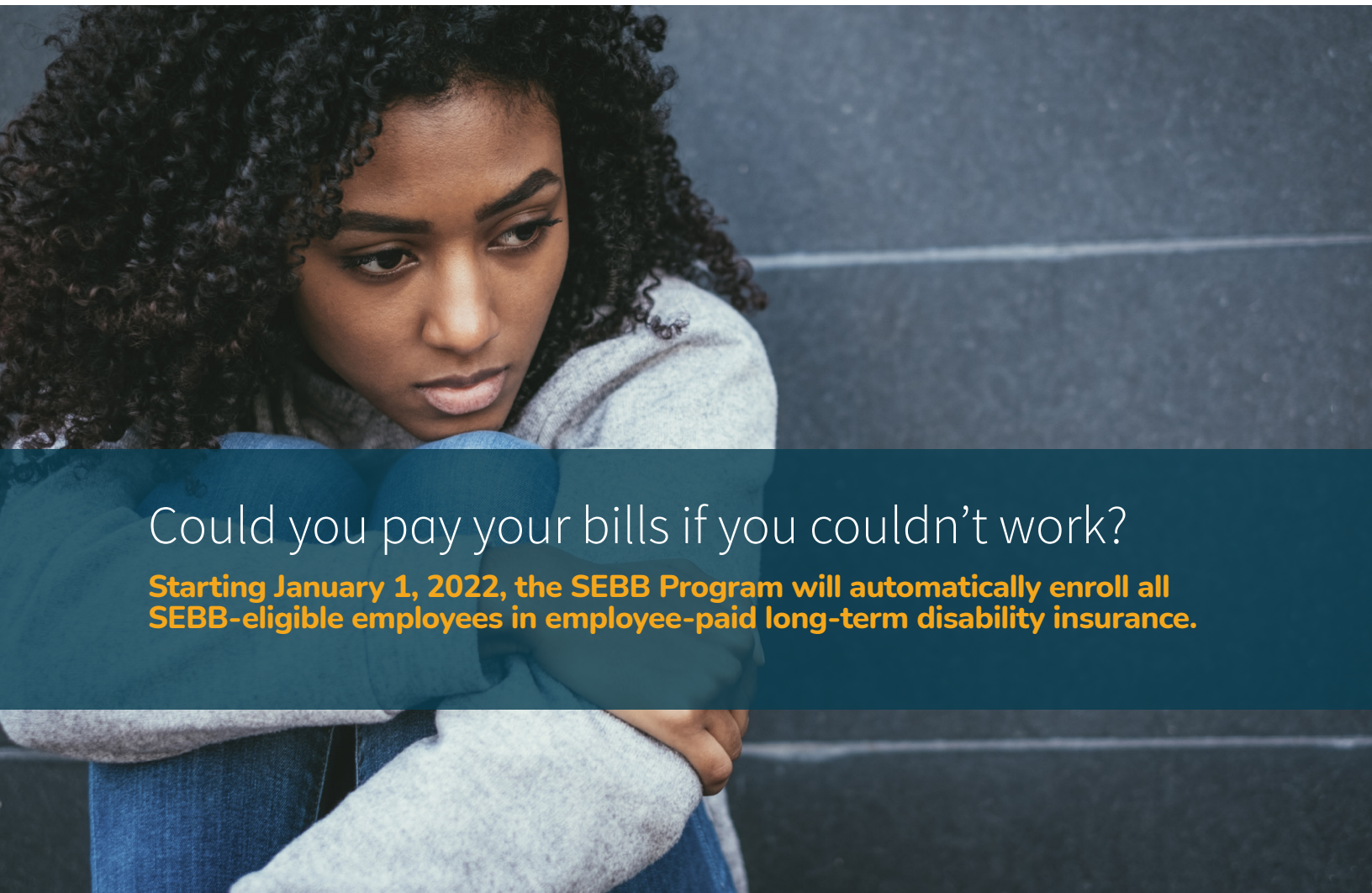
Website	More information	Web address
LTD calculator	Find your premium	standard.com/calculator-wasebb
Standard	Details about the plan, including deductible income, exclusions, maximum benefit period, and survivor's benefit	standard.com/mybenefits/wash-state-hca-sebb
LTD webpage	Details about all LTD coverage	hca.wa.gov/sebb-ltd
Forms and publications search	Find certificate of coverage or <i>Long Term Disability Insurance Enrollment and Change</i> form	hca.wa.gov/erb
SEBB My Account	Reduce or decline employee-paid LTD coverage during annual open enrollment, October 25 through November 22, 2021	myaccount.hca.wa.gov
SEBB virtual benefits fair	Information about all SEBB benefits and webinars; opens October 1	hca.wa.gov/vbf-sebb
SEBB open enrollment webpage	Information about 2022 premiums, changes to benefits, how to enroll, and more	hca.wa.gov/sebb-oe

HCA complies with all applicable federal and Washington State civil rights laws and is committed to providing equal access to our services. If you need an accommodation, or require documents in another format or language, please call 1-855-682-0787 (TRS: 711).

La HCA cumple con todas las leyes vigentes federales y del Estado de Washington sobre derechos civiles y tiene el compromiso de ofrecer un acceso equitativo a nuestros servicios. Si necesita alguna facilidad, o si requiere documentos en otro formato o idioma, llame al 1-855-682-0787 (TRS: 711).

Управление здравоохранения (HCA) соблюдает все применимые федеральные законы и законы штата Вашингтон в отношении гражданских прав и обязуется обеспечивать равный доступ к своим услугам. Если вам потребуются специальные услуги или документы в другом формате или на другом языке, позвоните по телефону 1-855-682-0787 (TRS: 711).

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Could you pay your bills if you couldn't work?

Starting January 1, 2022, the SEBB Program will automatically enroll all SEBB-eligible employees in employee-paid long-term disability insurance.