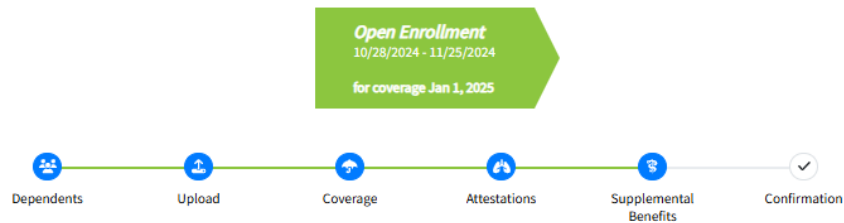


Employee-Paid LTD Options on Benefits 24/7

(<https://benefits247.hca.wa.gov>)



Step 5 - Supplemental Benefits

Employee-paid long-term disability (LTD) insurance

The SEBB Program offers employer-paid and employee-paid LTD insurance.

LTD insurance protects a portion of your salary if you are unable to work due to serious injury or illness. When you enroll in LTD coverage, it pays you a percentage of your monthly predisability earnings if you become disabled.

To learn more about LTD benefits, visit the [Long-term disability webpage](#).

Employer-paid LTD insurance

You are automatically enrolled in employer-paid LTD insurance, even if you waive medical coverage. You do not need to provide evidence of insurability (proof of good health).

- Benefit: 60 percent of the first \$667 of your predisability earnings.
- Minimum: \$100 or 10 percent of the LTD benefit before deductible income (whichever is greater)
- Maximum: \$400 per month

Employer-paid LTD is included in your benefits at no cost to you.

Employee-paid LTD

You are automatically enrolled in a plan that covers up to 60 percent of the first \$16,667 of your monthly predisability earnings. You do not need evidence of insurability. The minimum benefit is \$100. The maximum benefit is \$10,000 per month for the 60-percent coverage and \$8,333 per month for the 50-percent coverage.

At any time, you can reduce to a lower-cost 50-percent coverage level or decline the employee-paid 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.

An increase in coverage takes effect the first day of the month following the date evidence of insurability is approved.

*****Please note that the images provided are examples only and not suggestions for selections*****

Employee-paid LTD cost

These rates are based on the employee's age on January 1, of the current year.

To use the monthly premium calculator, visit [The Standard's Calculator Tool](#). You can also [view employee-paid LTD premiums](#).

Select your LTD coverage

- Employee-paid (60-percent plan)
- Employee-paid (50-percent plan)
- Decline employee-paid LTD

To calculate your monthly LTD premium yourself, use the formula below.

Your monthly predisability earnings (not to exceed \$16,667) x age rate = monthly premium.

Employee-paid LTD rates

These rates are based on the employee's age on January 1 of the current year, except for employees who become newly eligible. Newly eligible employees will be based on age as of their enrollment date for the first calendar year of coverage.

Age	60-percent plan	50-percent plan
0 to 29	0.0009	0.0006
30 to 34	0.0012	0.0007
35 to 39	0.0018	0.0011
40 to 44	0.0026	0.0015
45 to 49	0.0035	0.0021
50 to 54	0.0048	0.0029
55 to 59	0.0058	0.0035
60 to 64	0.0060	0.0036
65 and older	0.0061	0.0037

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Life and accidental death & dismemberment (AD&D) insurance

Basic life and AD&D insurance

The SEBB Program provides basic life and basic AD&D insurance at no cost to you. You will be automatically enrolled in these benefits, even if you waive medical coverage. You do not need to provide evidence of insurability (proof of good health). [Learn more about life and AD&D insurance.](#)

As an employee, basic life insurance covers you and pays your designated beneficiaries in the event of your death. Basic AD&D insurance provides extra benefits for certain injuries or death resulting from a covered accident.

These benefits provide:

- \$35,000 for basic life insurance
- \$5,000 for basic AD&D insurance

[Name your beneficiaries](#) for your basic life and basic AD&D insurance.

Supplemental life and AD&D insurance

You may enroll in supplemental life and supplemental AD&D insurance for yourself and your dependents. To enroll your dependents in supplemental life and AD&D insurance, you must enroll in supplemental life insurance for yourself. To enroll in supplemental life insurance, create an account through [MetLife MyBenefits Portal](#).

Flexible spending arrangements (FSAs) and Dependent Care Assistance Program (DCAP)

FSAs

FSAs allow you to set aside pretax money from your paycheck to pay for out-of-pocket health care costs. Navia Benefit Solutions processes claims and provides customer service for the SEBB Program.

You must enroll in an FSA each year you want to participate. Enrollment does not automatically continue from plan year to plan year.

The SEBB Program offers a FSA and a Limited Purpose FSA. You cannot have both a Limited Purpose FSA and an FSA. [Learn more about FSAs.](#)

FSA (formerly known as Medical FSA)

You cannot have an FSA and be enrolled in a high deductible health plan with a health savings account (HSA). The FSA allows you to pay for out-of-pocket health care costs like deductibles, copays, coinsurance, prescription drugs, chiropractic care, dental care, vision services, and more (see [eligible expenses](#)).

Limited Purpose FSA

The Limited Purpose FSA covers only dental and vision expenses. It is intended for employees enrolled in a high deductible health plan with a health savings account. It allows you to pay for out-of-pocket dental and vision costs like glasses, contact lenses and solution, dentures, dental copays, orthodontia, and more (see [eligible expenses](#)).

DCAP

The DCAP allows you to set aside pretax money from your paycheck to help pay for qualifying child care or elder care expenses. [Learn more about DCAP and enroll.](#)

You can enroll and set up an FSA or DCAP account on the [Navia SEBB Portal](#)

- During the SEBB Program's annual open enrollment.
- No later than 31 days after you become eligible for SEBB benefits.
- No later than 60 days after you or an eligible family member has a qualifying event that creates a special open enrollment.

Health savings account (HSA)

When you enroll in a high deductible health plan, you are also enrolled in a health savings account (HSA) through HealthEquity. Your HSA is a tax-advantaged spending and savings account that can be used to pay for qualified medical expenses. Your HSA is funded by pretax contributions from your employer. You can choose to make additional contributions to your HSA. Contact your payroll or benefits office to see if you can arrange automatic payroll deductions to your HSA. [Learn more about health plans with HSAs.](#)

For a list of items and services you can pay for with your HSA funds and to see the maximum annual contribution limits to your HSA, visit [HealthEquity's website](#) or call 1-844-351-6853.



SmartHealth is Washington State's voluntary wellness program that supports you on your journey toward living well. Join activities that support all of you, including managing stress, building resiliency, and adapting to change. As you progress on your wellness journey, you may also qualify for the SmartHealth wellness incentive. [Learn more about SmartHealth.](#)

[Continue and review](#)

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