



PEBA
SC Retirement Systems
and State Health Plan

Protecting your lifestyle



How long could you go without a paycheck if an injury or illness kept you from working?

Supplemental Long Term Disability (SLTD) insurance from Standard Insurance Company can replace part of your paycheck if you're disabled and can't work for an extended period, which might be a few months to several years.

What it does

- Replaces a portion of your pay when you miss work because of a covered disability.
- Pays you directly to help you protect your lifestyle and savings.
- Can continue partial benefit payments after you return to work.
- Can resume paying benefits with no waiting period, if your disability returns within a specified amount of time.

How it can help

Here are a few examples of how SLTD insurance can help protect a person's income¹:

Cancer	Car accident
<ol style="list-style-type: none">1 Bella had a heart condition, then was diagnosed with cancer.2 Chemotherapy left her too drained to work her construction job, and now she's facing extra expenses, such as copayments and in-home care.3 Bella's SLTD coverage kept part of her pay coming in—and her retirement savings intact.	<ol style="list-style-type: none">1 A severe car accident left Carl with back injuries and unable to work for several months.2 His SLTD plan replaced part of his paycheck, which helped him pay for his rent, groceries, kids' birthday presents and other expenses.3 Carl's insurance also paid for an adjustable desk and chair that helped him work part-time while recovering. He received partial SLTD benefits until he could work full-time.

Work with us to protect your lifestyle.

Contact your benefits administrator to learn how to apply for Supplemental Long Term Disability insurance or visit standard.com/mybenefits/scpeba.

¹ Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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