

From: [HRS.Benefits](#)
Subject: Confused by LTC? LTD? and Do You Know Open Enrollment Ends November 30, 2021?
Date: Monday, November 29, 2021 11:33:06 AM



Human Resource Services

PLEASE NOTE: This email has been sent to all PEBB benefit-eligible employees of WSU.

Open Enrollment is coming to a close - have you made your changes? You have until 11:59 p.m. on Tuesday, November 30 to log into Workday and:

- Change your Medical and Dental plans, only required if you are making changes
- Address Spousal Premium Surcharge, if needed
- Make 2022 FSA and DCAP elections
- And make your 2022 election for the Long Term Disability (LTD) Insurance coverage.

Speaking of LTD . . .

Long Term Disability (LTD) is NOT Long Term Care (LTC)

Electing to waive your LTD coverage during Open Enrollment is **not** going to stop the LTC tax starting January 1. Please be aware of how these programs differ:

- **Long Term Disability:** As part of your WSU benefit package, this is a salary replacement benefit for those who may become disabled and unable to draw a normal paycheck, temporarily or long-term/permanently. If nothing is done during open enrollment you will be automatically enrolled into a 90-day, 60% salary replacement benefit with associated premiums effective January 1, unless you elect to waive the coverage OR enroll in a new 50% salary replacement benefit with lower premiums.

Information about this benefit can be found at [HRS Open Enrollment](#) → What's Changing → Long Term Disability (LTD). A recorded presentation is available under [Presentations](#).

- **Long Term Care:** This is a program the state of Washington is implementing which will provide a benefit to Washington residents to help cover costs associated with daily independent living activities, such as assistance with bathing, dressing, food preparation, transportation, etc. Beginning January 1,

2022, all Washington employees will begin paying a tax to fund this future benefit available in 2025, unless they have requested and received an exemption. At present, the only way to receive an exemption is to already have a private Long Term Care insurance in place by October 31, 2021, and file(d) for an exemption with the Employment Security Department.

Information about this program is available on the [HRS Long Term Care website](#), where a taped presentation is also available on the right hand side of the page.

If you have questions regarding Open Enrollment or the LTD benefit, visit the [HRS Open Enrollment website](#), or contact the HRS Benefits Services unit at 509-335-4521 or hres.benefits@wsu.edu.

Pullman · Spokane · Tri-Cities · Vancouver · Everett · Global Campus · Extension

[Human Resource Services - Washington State University](#)

PO Box 641014, Pullman WA 99164-1014
