



Long Term Disability Insurance

Cigna

Customer Service: 800.362.4462

www.cigna.com

The County also offers Long Term Disability (LTD) insurance through Cigna to all benefit eligible employees on a voluntary basis. The LTD benefit pays you a percentage of your monthly earnings if you become disabled due to an accident or injury. The premium is calculated based on your monthly earnings; examples are illustrated in the LTD premium rate table. Your LTD rate and benefit will be adjusted if your salary fluctuates throughout the plan year.

LTD Plan Summary

- LTD provides a benefit 60% of your monthly earnings to a maximum benefit of \$3,500 per month.
- The benefit begins on the 181st day after the employee experiences the disabling event.
- Benefits are payable to age 65 or are based on a reduced benefit duration if the employee is disabled after the age of 60.
- If you return to work part-time, a partial LTD benefit may be payable.

Note: If you do not elect this coverage when initially eligible, you will have to complete an evidence of insurability form if you elect it in the future. This form will ask you some basic health history questions and will have to be approved prior to your coverage becoming effective.

LTD Premium Rate Table			
Annual Salary	Monthly Salary	Benefit per Month	Monthly Premium
\$15,000	\$1,250.00	\$750.00	\$4.50
\$20,000	\$1,666.67	\$1,000.00	\$6.00
\$25,000	\$2,083.33	\$1,250.00	\$7.50
\$30,000	\$2,500.00	\$1,500.00	\$9.00
\$35,000	\$2,916.67	\$1,750.00	\$10.50
\$40,000	\$3,333.33	\$2,000.00	\$12.00
\$45,000	\$3,750.00	\$2,250.00	\$13.50
\$50,000	\$4,166.67	\$2,500.00	\$15.00
\$55,000	\$4,583.33	\$2,750.00	\$16.50
\$60,000	\$5,000.00	\$3,000.00	\$18.00
\$65,000	\$5,416.67	\$3,250.00	\$19.50
\$70,000	\$5,833.33	\$3,500.00	\$21.00



Medicare Supplemental Insurance

Valery Insurance Agency

Customer Service: 800.330.8445

www.valeryagency.com

Medicare eligible retirees and employees may want to consider American Pioneer Group Medicare Supplemental Insurance as an alternate to electing group insurance coverage. The group supplement is a Guarantee Issue and has low, affordable group rates. There are 10 plans to choose from including those with prescription drug coverage. Depending on your personal situation, a Medicare Supplemental Policy combined with you current Medicare coverage may provide you with an adequate, lower cost alternative; especially retirees and employees over the age of 65 who insure a spouse.

To learn more about Medicare Supplemental Insurance or to schedule a personal appointment, contact Valery Insurance Agency by using the contact information provided above.