

Douglas County

Long Term Disability Benefit Renewal

Effective 1/1/2019

Eligibility: All active employees working more than 20 hours per week.

Effective Date: First day of the month coinciding with or next following 30 days of employment.

Current / Renewal Cigna	
Definition of Earnings	Gross Monthly Earnings does not include commissions, bonuses, overtime pay, any other extra compensation, or income received from sources.
LTD Benefit Percentage	70%
Maximum Monthly Benefit	\$7,500
Minimum Monthly Benefit	\$50
Elimination Period	180 days
Own Occupation	24 Months
Benefit Duration	ADEA - Reducing Benefit Duration
Mental Illness Limitation	24 months, unless confined
Chemical Dependency Limitation	24 months, unless confined
Special Conditions Limitation	None
Social Security Offset	Full Family
Work Incentive Benefit (Return to Work)	24 months
Mandatory Rehabilitation	Yes, if appropriate
Survivor Income Benefit	3 Months Gross
Pre-Existing Conditions	3/12
W2 Services	Included
FICA Match	Included
Fully Insured Rates	1/1/2018
Covered Monthly Earnings	\$10,408,400
LTD rate per \$100	\$0.320
Total Monthly Premium	\$33,307
Total Annual Premium	\$399,683
\$\$ Change from current	\$99,921
% Change from current	25.0%
Rate Guarantee	until 1/1/2019
Commissions	Net
	2 years - until 1/1/2021
	Net
<p>Note: In addition to the commission enumerated above (below) Aon Consulting may earn additional compensation of .5% to 4% paid by one or more of the vendors identified in this Marketing and Renewal Report as part of Aon Consulting's National Additional Commission Program. If the vendor(s) you ultimately choose to provide coverage has a National Additional Commission agreement with Aon Consulting, you will receive additional disclosures from our National (home) Office providing further detail, and seeking your consent to such amounts, prior to the time we seek your consent to bind your insurance program.</p>	
Notes:	<p>Health Advocacy Will Preparation Identity Theft My Secure Advantage Financial Wellness Healthy Rewards</p>