



Underwritten by:
 Life Insurance Company of North America
 Connecticut General Life Insurance Company
 Cigna Life Insurance Company of New York

Calhoun County
 Long Term Disability Insurance
 Enrollment Form
Non-Court Class 1

Please complete this form in its entirety. Blank fields will cause significant delays in processing.

Employee Social Security Number	Gender M F	Date of Birth (mm/dd/yyyy)	Hours Worked Per Week	
_____	_____	_____	_____	
Employee First Name	M.I.	Last		
_____	_____	_____		
Employee Street Address		City	State	Zip Code
_____		_____	_____	_____
Original Date of Hire		Annual Salary	Occupation	
_____		_____	_____	_____

60% to \$3,000 - 180 Day Elimination Period

Rates* per \$100 of Covered Salary			
Age	Rate	Age	Rate
< 25	\$0.09	50 – 54	\$0.855
25 - 29	\$0.128	55 – 59	\$0.96
30 - 34	\$0.150	60 – 64	\$0.63
35 - 39	\$0.203	65 – 69	\$0.63
40 - 44	\$0.338	70 +	\$0.63
45 - 49	\$0.60		

*LTD rates are based on five-year increments. Rates increase as you age.

To calculate the per-paycheck cost for this coverage, complete the calculations below.

Note: If your annual salary exceeds \$60,000, use \$60,000 as your annual salary in the calculation.

_____ ÷ 100 = _____ X _____ = _____ ÷ _____ = _____
 Annual Salary Your Rate Annual Cost # Paychecks per Year **Cost per Paycheck***

* Final cost may vary slightly due to rounding.

Yes, I would like to participate. I authorize my employer to deduct from my salary or wages the necessary premium for this coverage. My signature verifies the accuracy of information contained on this form.

I understand the effective date of my coverage will be delayed if I am not in active employment because of an injury, sickness, temporary lay-off or leave of absence on the date this insurance would otherwise become effective. **I have also read and understand the information in the Plan Highlights, including all statements regarding exclusions and benefit amounts and offsets.**

No, I do not wish to participate. I understand that evidence of insurability will be required, at my own expense, if I decide to elect this coverage in the future.

Employee Signature: _____ Date: _____

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