



Important information about your insurance benefits

Important benefit information

City of Springfield is pleased to offer you supplemental insurance. You now have the opportunity to enroll in Individual Short Term Disability and voluntary Long Term Disability Insurance protection at discounted rates. Coverage is voluntary, so you decide whether or not to purchase the benefits. If you do, the premiums will be conveniently deducted from your paycheck.

How this insurance works

Individual Short Term Disability:

- Provides you the opportunity to protect your income in the event of a covered disability.
- Coverage pays for up to 60% of your income to a maximum of \$5,000 per month in benefits.
- Because you are paying for the short-term disability plan, benefits paid to you are **TAX-FREE!**
- Fixed rate and true portability (you own the policy and can take it with you, if you ever leave City of Springfield).

Voluntary Long Term Disability:

- Pays you 60% of your gross monthly earnings up to \$5,000 if you become ill or injured and can't work for an extended period.
- **Includes Worldwide Travel Assist** – This program is designed to help you when an unexpected emergency occurs. Service is available to you and your family members 24 hours a day, 365 days a year.
- **Includes Work-Life Balance (EAP)** – Provides access to professional assistance for a wide range of personal and work-related issues. Helps employees find solutions to everyday issues such as financing a car or selecting a child day care, as well as more serious issues such as drug addiction, divorce or relationship problems.

How to enroll

During COS Open Enrollment only, a Benefit Counselor will be available to provide information regarding the benefits and answer any questions that you may have.

**Call Joe during the two day Open enrollment period
Wednesday, January 18th or Thursday, January 19th, 2023
8:00 a.m. to 6:00 p.m.
217-321-3180**

We hope you will take advantage of this opportunity to provide additional financial protection for you and your family!