

Long Term Disability Insurance Benefits

Now that your open enrollment period has ended, let's take some time to review one very important benefit that you receive that perhaps you haven't really thought about...your **Long Term Disability**.

Most likely, your health and dental benefits are frequently used, but when it comes to disability, we really don't stop to think about that until the situation presents itself. We prefer not to think about what might happen if we couldn't work. But we need to think about it, just like we need to think about any financial need. For most of us, being unable to work would mean no income, and that would threaten our family security and independence.

The **Long Term Disability** plan, fully paid for by Onondaga County, and already in place through UNUM, has proven to be a significant benefit, as evidenced by the many employees who have had to use it over the years. This plan, unlike many others, was designed specifically with County employees in mind. Whether you become disabled due to an illness or injury, on or off the job, the plan provides a monthly income to you with a benefit that continues up to the age of 65. It is also convertible, which means that you can continue to carry this plan with you if you've left County employment.

Remember, there's a lot riding on your paycheck. That's why this disability income protection plan is so important. For more information, or to request a Plan Booklet, please contact Patricia Lamothe in Employee Benefits at 435-3498 X 131.