

BENEFITS

New Voluntary Benefit Options for City of Dallas Employees

Permanent full-time and permanent part-time employees of the City of Dallas working 30 or more hours per week now qualify for a brand-new cash benefit program called Paycheck Protector (STD and LTD). This important benefit option provides you a valuable benefit if you're sick or injured and can't earn an income.

Paycheck Protector offers you two economical disability income coverage options. You can enroll in one or both of these plans:

- **Short Term Paycheck Protector** helps you replace part of your lost income if a serious illness or injury keeps you from working for 30 days. Your benefits would continue for the next 22 weeks. Employees currently enrolled in the Trustmark short-term disability plan will have the option to continue under direct bill or enroll in this new group short-term disability program.
- **Long Term Paycheck Protector** provides additional benefits that start exactly where the Short Term plan ends. Starting on Day 180 of your disability, you will be eligible for Long Term Paycheck Protector benefits to financially help your family if a disability keeps you from working for an extended period of time.

Open Enrollment and Orientation Meetings Start July 11th!

Meeting dates and locations to be announced soon

IMPORTANT:

Paycheck Protector is an important new benefit negotiated specifically for City of Dallas employees. As a result, we need to verify that all employees have been notified of their options.

To secure a Benefit Registration Packet please attend one of the Orientation Meetings throughout the city. You can also call the voluntary benefits line 1-800-557-1046 or visit the voluntary benefits website www.personal-plans.com/cod.

Open enrollment begins July 11 and ends August 8. Once you've looked over your Packet, simply register your decision by returning your Benefit Registration Form.

All Registration Forms must be received by August 8, 2005.

Your premiums will be payroll deducted and will start the first pay-period in September. Your coverage effective date will be September 1, 2005.

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Disability Income Benefit FACTS:

- **Many people think they are in pretty good shape so the chances are relatively small that they will ever be disabled.**

FACT: Men face a 42% chance they'll be disabled during their working years. Women have a 54% chance of facing a disability.¹ At age 42, you're four times more likely to be disabled than die during your working years.¹

- **Many people think they only need to worry about an accident.**

FACT: You're six times more likely to miss work because of a serious illness than an accident. In fact, insurance companies report that only 14% of disability claims come from accidents. The remaining 86% was triggered by cancer, back problems, pregnancy, heart problems, and other serious health issues.²

- **You may believe you only need medical coverage.**

FACT: Medical benefits are important, but how will you pay co-payments or deductibles if you can't earn a paycheck? Will your family be able to pay the mortgage, car payments, electric bills and phone bills if your paychecks stop because you're recuperating after a serious accident or illness?

Now you have a smart-money solution to help protect your family's finances by enrolling in a benefit that supplements your paycheck if you are unable to work.

To secure a Benefit Registration Packet please attend one of the Orientation Meetings, call 1-800-557-1046 or visit www.personal-plans.com/cod . Please take just a few minutes to look over this new City of Dallas employee benefit. Then register your decision by mailing your Benefit Registration Form right away. **All Benefit Registration Forms must be received by August 8, 2005.**

1. www.protectyourincome.com/disability-statistics, viewed 5/27/05

2. www.protectyourincome.com/disability-insurance-claims, viewed 5/27/05