MEMORANDUM

To: All Regular Full-Time & Eligible Part-Time Employees

From: H. Naomi Poole, HRD, Human Resources Department

Date: November 9, 2026

Subject: LID Open Enrollment, November 9th, 2026 – November 20th, 2026

Open Enrollment for LID coverage will begin on Monday, November 9th, 2026, and end at the close of business (5:00 PM) on Monday, November 20, 2026.

LID is Life, Accidental Death/Dismemberment, and Short-Term Disability insurance. LID insurance is a Life and Disability insurance product provided to full-time, regular part-time (30 hours per week), and regular part-time non-bargaining (20 – 30 hours per week depending on hire date). For full-time employees, the premium is shared 50%/50% between the employee and the City. Part-time employees have a 25%/75% cost sharing with the City portion being 25%. The employee's contribution is deducted from the first paycheck of each month.

Below is a summary of LID coverage:

Life benefit is two times your annual salary. The calculation method is to multiply your yearly salary by two (2) and then "round up" to the next $1,000. For example, a person earning $26,612 would have coverage for $54,000. The maximum life insurance coverage is $350,000.

In the case of a disability claim, that has been documented by a doctor, the plan pays a weekly disability benefit of 70% of your weekly wages, not to exceed a weekly benefit payment of $400. There are two types of disabilities covered with this plan, sickness and off-duty accidents.

For a sickness that has been documented by a doctor, there is an initial waiting period of seven (7) calendar days following the onset of an illness. During this period, no benefits are paid. After the 7-day waiting period, the employee is entitled to up to fifty-two (52) weeks of short-term disability payments. The first seven (7) calendar days are considered part of the fifty-two (52) weeks. Benefits for members of the Fraternal Order of Police (FOP) shall begin on the 22nd calendar day or the exhaustion of sick leave, whichever is sooner with the understanding that there is a 7-day mandatory waiting period.

Please Note: All claims are subject to approval by UNUM Provident.

Following an **off-duty** accident there is no waiting period. Employees are entitled to up to fifty-two (52) weeks of short-term disability payments. Off-duty accidents must be documented by a doctor. For members of the Fraternal Order of Police (FOP) the benefits for off-duty accidents will begin on the 22nd calendar day or the exhaustion of sick leave, whichever is sooner. **All claims are subject to approval by UNUM Provident.**

If you wish to discontinue coverage, please complete the highlighted areas on the attached election form, check the box at the bottom, sign, date, and return to the Human Resources Department by Monday, November 20, 2026.

Any changes completed during open enrollment will become effective **in the 1st January 2027 pay cycle.** Enrollment in LID insurance is a binding election. This means that you are only permitted to enroll or discontinue coverage during the Open Enrollment period, which takes place in November of each year.

IF YOU WISH TO CONTINUE YOUR COVERAGE, NO ACTION IS NEEDED ON YOUR PART.

Please keep in mind that the total monthly insurance premium is based on your annual salary. As you receive pay increases, your insurance premium will also increase.

BENEFIT	2026 RATE (PER UNIT)
LIFE INSURANCE	.18
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)	.03
LONG TERM DISABILITY INSURANCE	.325
SHORT TERM DISABILITY INSURANCE	.5

If you are recently married, divorced, or experienced some other life event, now is a good time to update your beneficiaries for LID. A beneficiary card is attached for your convenience. Please complete and return to Human Resources.

If you have any questions regarding LID Open Enrollment, please contact Human Resources at 302-736-7073.