



# MEMORANDUM

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

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

Date: November 20<sup>th</sup>, 2023

Subject: LID Open Enrollment, November 20<sup>th</sup>, 2023 – December 11<sup>th</sup>, 2023

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**Open Enrollment for LID coverage will begin on Monday November 20<sup>th</sup>, 2023 and end at the close of business (5:00 PM) on Friday, December 11<sup>th</sup>, 2023.**

LID is life, accidental death and 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 date of hire). 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 exactly what LID covers:

The life benefit is two times your annual salary. The method of calculation is to multiple 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 accidental death, the life product is a double indemnity plan. Continuing the example above, the insurance company would pay \$108,000 for an accidental death claim. The maximum accidental life 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 accident.

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 22<sup>nd</sup> 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 shall begin on the 22<sup>nd</sup> 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, December 11th, 2023**. Please let me know if you would like a benefit booklet and I will send you an electronic copy via email or a paper copy via the interoffice mail. **Please note, the benefit booklet will be posted on the City of Dover's website.**

Any changes completed during open enrollment will become effective **January 12<sup>th</sup>, 2024**. 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.**

Rates changed on November 1, 2020 and will remain the same until October 31, 2022. Please keep in mind that the total monthly insurance premium is based upon your annual salary. As you receive pay increases, your monthly insurance premium will also increase.

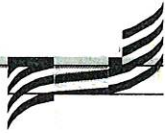
|                       |                |                          |
|-----------------------|----------------|--------------------------|
| The rates as follows: | Life Insurance | .17/\$1,000              |
|                       | AD&D           | .03/\$1,000              |
|                       | Disability     | .50/\$10 (maximum \$400) |

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

**Am I Enrolled in LID?**

**YES, YOU ARE ENROLLED.** Those employees who are not enrolled will receive a different memo. **Once again, if you wish to continue your coverage, no action is needed on your part.**

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



**GROUP INSURANCE ENROLLMENT FORM**

Unum Life Insurance Company of America  
2211 Congress Street, Portland, ME 04122

Policy # \_\_\_\_\_

Division # \_\_\_\_\_

|   |   |                        |                  |
|---|---|------------------------|------------------|
| Employee Name (last name, first, middle initial)                  |   | Policyholder Name      |                  |
| Employee Address (street, city, state, zip code)                  |   | Social Security Number | Date of Birth    |
| Sex <input type="checkbox"/> Male <input type="checkbox"/> Female | Salary \$ _____<br><input type="checkbox"/> Weekly<br><input type="checkbox"/> Monthly<br><input type="checkbox"/> Annually | Hours Worked per Week  | Occupation/Title |
| Full Time Date of Hire or Date you enter an eligible class        |   |                        |                  |

**Coverage Elections: Your employer will inform you of available coverage. Check yes to enroll; check no if you decline or coverage is not available.**

Life  Yes  No  
AD&D  Yes  No

Life Amount \$ \_\_\_\_\_  
AD&D Amount \$ \_\_\_\_\_

STD  Yes  No

Note: If you have chosen Life coverage over the Guarantee Issue amount for you or your spouse, you will also need to complete an Evidence of Insurability form. The amount of coverage over your Guarantee Issue amount will be subject to medical underwriting approval and will become effective on the first of the month coincident with or next following the date UnumProvident approves your Evidence of Insurability form. If you **do not apply** for any of the above coverage during your initial enrollment period and choose to enroll at a later date, you will need to complete an Evidence of Insurability form for all amounts of coverage.

**Beneficiary Information\*** (complete only if Life Coverage is selected)

|   |                  |            |
|---|------------------|------------|
| Name (last name, first, middle initial):                      | Relation to You: | Benefit %: |
|   |                  |            |
| If the Beneficiary(ies) named above are not living, then pay: |                  |            |
|   |                  |            |

\*Note: Benefits cannot be sent directly to a minor. Please consult your policy for additional information.

**Request for Signature and Certification:**

I understand that my insurance coverage may be subject to exclusions, limitations, delayed effective dates and benefit offsets, as described in the enrollment materials or employee booklet(s) that have been provided to me by my employer. I certify that all statements are true to the best of my knowledge and belief and I understand that a copy of this form will be made available to me at my request. I authorize my employer to make the necessary deductions from my salary or wages to pay the premium when my insurance becomes effective. I understand that my payroll deduction amount will change if my coverage or costs change.

Employee Signature \_\_\_\_\_

Date \_\_\_\_\_

Work Phone \_\_\_\_\_

Home Phone \_\_\_\_\_

I wish to discontinue LID insurance effective November 1, 2022. This is a binding election which means that I understand that I will not be permitted to enroll in LID coverage again until the next open enrollment.

UNUM



### Life/Accidental Death Beneficiary Card

Unum Life Insurance Company of America, Portland, ME 04122

|  |                             |   |              |
|--|-----------------------------|---|--------------|
| Policyholder Name<br><b>City of Dover, Delaware</b>                            |                             | Policy/Division Number<br><b>588352</b> |              |
| Insured's Name   | Birthdate<br>____/____/____ | Social Security Number                  |              |
| Beneficiary  | % of Benefit                | Social Security Number                  | Relationship |
| Beneficiary  | % of Benefit                | Social Security Number                  | Relationship |
| Beneficiary  | % of Benefit                | Social Security Number                  | Relationship |
| Contingent Beneficiary (used only if the above beneficiary dies before you do) |                             |   |              |
| Insured's Signature  |                             | Date<br>____/____/____                  |              |

# City of Dover

## Life, Accidental Death and Short-Term Disability Benefits

### Employee Portion of Premium Per Pay

| Annual Salary | Life Insurance Benefit | Accidental Life Insurance Benefit *AD&D)* | Weekly Short Term Disability Benefit | Monthly Long Term Disability Benefit** | Life Insurance Premium | AD&D Premium | Short Term Disability Premium | Total Premium |
|---------------|------------------------|---|--------------------------------------|--|------------------------|--------------|-------------------------------|---------------|
| \$25,000      | \$50,000               | \$50,000                                  | \$336.54                             | \$1,250.00                             | \$2.08                 | \$0.35       | \$3.88                        | \$6.31        |
| \$26,000      | \$52,000               | \$52,000                                  | \$350.00                             | \$1,300.00                             | \$2.16                 | \$0.36       | \$4.04                        | \$6.56        |
| \$27,000      | \$54,000               | \$54,000                                  | \$363.46                             | \$1,350.00                             | \$2.24                 | \$0.37       | \$4.19                        | \$6.81        |
| \$28,000      | \$56,000               | \$56,000                                  | \$376.92                             | \$1,400.00                             | \$2.33                 | \$0.39       | \$4.35                        | \$7.06        |
| \$29,000      | \$58,000               | \$58,000                                  | \$390.38                             | \$1,450.00                             | \$2.41                 | \$0.40       | \$4.50                        | \$7.32        |
| \$30,000      | \$60,000               | \$60,000                                  | \$400.00                             | \$1,500.00                             | \$2.49                 | \$0.42       | \$4.62                        | \$7.52        |
| \$31,000      | \$62,000               | \$62,000                                  | \$400.00                             | \$1,550.00                             | \$2.58                 | \$0.43       | \$4.62                        | \$7.62        |
| \$32,000      | \$64,000               | \$64,000                                  | \$400.00                             | \$1,600.00                             | \$2.66                 | \$0.44       | \$4.62                        | \$7.72        |
| \$33,000      | \$66,000               | \$66,000                                  | \$400.00                             | \$1,650.00                             | \$2.74                 | \$0.46       | \$4.62                        | \$7.81        |
| \$34,000      | \$68,000               | \$68,000                                  | \$400.00                             | \$1,700.00                             | \$2.82                 | \$0.47       | \$4.62                        | \$7.91        |
| \$35,000      | \$70,000               | \$70,000                                  | \$400.00                             | \$1,750.00                             | \$2.91                 | \$0.48       | \$4.62                        | \$8.01        |
| \$36,000      | \$72,000               | \$72,000                                  | \$400.00                             | \$1,800.00                             | \$2.99                 | \$0.50       | \$4.62                        | \$8.10        |
| \$37,000      | \$74,000               | \$74,000                                  | \$400.00                             | \$1,850.00                             | \$3.07                 | \$0.51       | \$4.62                        | \$8.20        |
| \$38,000      | \$76,000               | \$76,000                                  | \$400.00                             | \$1,900.00                             | \$3.16                 | \$0.53       | \$4.62                        | \$8.30        |
| \$39,000      | \$78,000               | \$78,000                                  | \$400.00                             | \$1,950.00                             | \$3.24                 | \$0.54       | \$4.62                        | \$8.40        |
| \$40,000      | \$80,000               | \$80,000                                  | \$400.00                             | \$2,000.00                             | \$3.32                 | \$0.55       | \$4.62                        | \$8.49        |
| \$41,000      | \$82,000               | \$82,000                                  | \$400.00                             | \$2,050.00                             | \$3.41                 | \$0.57       | \$4.62                        | \$8.59        |
| \$42,000      | \$84,000               | \$84,000                                  | \$400.00                             | \$2,100.00                             | \$3.49                 | \$0.58       | \$4.62                        | \$8.69        |
| \$43,000      | \$86,000               | \$86,000                                  | \$400.00                             | \$2,150.00                             | \$3.57                 | \$0.60       | \$4.62                        | \$8.78        |
| \$44,000      | \$88,000               | \$88,000                                  | \$400.00                             | \$2,200.00                             | \$3.66                 | \$0.61       | \$4.62                        | \$8.88        |
| \$45,000      | \$90,000               | \$90,000                                  | \$400.00                             | \$2,250.00                             | \$3.74                 | \$0.62       | \$4.62                        | \$8.98        |
| \$46,000      | \$92,000               | \$92,000                                  | \$400.00                             | \$2,300.00                             | \$3.82                 | \$0.64       | \$4.62                        | \$9.07        |
| \$47,000      | \$94,000               | \$94,000                                  | \$400.00                             | \$2,350.00                             | \$3.90                 | \$0.65       | \$4.62                        | \$9.17        |
| \$48,000      | \$96,000               | \$96,000                                  | \$400.00                             | \$2,400.00                             | \$3.99                 | \$0.66       | \$4.62                        | \$9.27        |
| \$49,000      | \$98,000               | \$98,000                                  | \$400.00                             | \$2,450.00                             | \$4.07                 | \$0.68       | \$4.62                        | \$9.36        |
| \$50,000      | \$100,000              | \$100,000                                 | \$400.00                             | \$2,500.00                             | \$4.15                 | \$0.69       | \$4.62                        | \$9.46        |
| \$51,000      | \$102,000              | \$102,000                                 | \$400.00                             | \$2,550.00                             | \$4.24                 | \$0.71       | \$4.62                        | \$9.56        |
| \$52,000      | \$104,000              | \$104,000                                 | \$400.00                             | \$2,600.00                             | \$4.32                 | \$0.72       | \$4.62                        | \$9.66        |
| \$53,000      | \$106,000              | \$106,000                                 | \$400.00                             | \$2,650.00                             | \$4.40                 | \$0.73       | \$4.62                        | \$9.75        |
| \$54,000      | \$108,000              | \$108,000                                 | \$400.00                             | \$2,700.00                             | \$4.49                 | \$0.75       | \$4.62                        | \$9.85        |
| \$55,000      | \$110,000              | \$110,000                                 | \$400.00                             | \$2,750.00                             | \$4.57                 | \$0.76       | \$4.62                        | \$9.95        |
| \$56,000      | \$112,000              | \$112,000                                 | \$400.00                             | \$2,800.00                             | \$4.65                 | \$0.78       | \$4.62                        | \$10.04       |
| \$57,000      | \$114,000              | \$114,000                                 | \$400.00                             | \$2,850.00                             | \$4.74                 | \$0.79       | \$4.62                        | \$10.14       |
| \$58,000      | \$116,000              | \$116,000                                 | \$400.00                             | \$2,900.00                             | \$4.82                 | \$0.80       | \$4.62                        | \$10.24       |
| \$59,000      | \$118,000              | \$118,000                                 | \$400.00                             | \$2,950.00                             | \$4.90                 | \$0.82       | \$4.62                        | \$10.33       |
| \$60,000      | \$120,000              | \$120,000                                 | \$400.00                             | \$3,000.00                             | \$4.98                 | \$0.83       | \$4.62                        | \$10.43       |
| \$61,000      | \$122,000              | \$122,000                                 | \$400.00                             | \$3,050.00                             | \$5.07                 | \$0.84       | \$4.62                        | \$10.53       |
| \$62,000      | \$124,000              | \$124,000                                 | \$400.00                             | \$3,100.00                             | \$5.15                 | \$0.86       | \$4.62                        | \$10.62       |
| \$63,000      | \$126,000              | \$126,000                                 | \$400.00                             | \$3,150.00                             | \$5.23                 | \$0.87       | \$4.62                        | \$10.72       |
| \$64,000      | \$128,000              | \$128,000                                 | \$400.00                             | \$3,200.00                             | \$5.32                 | \$0.89       | \$4.62                        | \$10.82       |
| \$65,000      | \$130,000              | \$130,000                                 | \$400.00                             | \$3,250.00                             | \$5.40                 | \$0.90       | \$4.62                        | \$10.92       |
| \$66,000      | \$132,000              | \$132,000                                 | \$400.00                             | \$3,300.00                             | \$5.48                 | \$0.91       | \$4.62                        | \$11.01       |
| \$67,000      | \$134,000              | \$134,000                                 | \$400.00                             | \$3,350.00                             | \$5.57                 | \$0.93       | \$4.62                        | \$11.11       |
| \$68,000      | \$136,000              | \$136,000                                 | \$400.00                             | \$3,400.00                             | \$5.65                 | \$0.94       | \$4.62                        | \$11.21       |
| \$69,000      | \$138,000              | \$138,000                                 | \$400.00                             | \$3,450.00                             | \$5.73                 | \$0.96       | \$4.62                        | \$11.30       |
| \$70,000      | \$140,000              | \$140,000                                 | \$400.00                             | \$3,500.00                             | \$5.82                 | \$0.97       | \$4.62                        | \$11.40       |

|           |           |           |          |            |        |        |        |         |
|-----------|-----------|-----------|----------|------------|--------|--------|--------|---------|
| \$71,000  | \$142,000 | \$142,000 | \$400.00 | \$3,550.00 | \$5.90 | \$0.98 | \$4.62 | \$11.50 |
| \$72,000  | \$144,000 | \$144,000 | \$400.00 | \$3,600.00 | \$5.98 | \$1.00 | \$4.62 | \$11.59 |
| \$73,000  | \$146,000 | \$146,000 | \$400.00 | \$3,650.00 | \$6.06 | \$1.01 | \$4.62 | \$11.69 |
| \$74,000  | \$148,000 | \$148,000 | \$400.00 | \$3,700.00 | \$6.15 | \$1.02 | \$4.62 | \$11.79 |
| \$75,000  | \$150,000 | \$150,000 | \$400.00 | \$3,750.00 | \$6.23 | \$1.04 | \$4.62 | \$11.88 |
| \$76,000  | \$152,000 | \$152,000 | \$400.00 | \$3,800.00 | \$6.31 | \$1.05 | \$4.62 | \$11.98 |
| \$77,000  | \$154,000 | \$154,000 | \$400.00 | \$3,850.00 | \$6.40 | \$1.07 | \$4.62 | \$12.08 |
| \$78,000  | \$156,000 | \$156,000 | \$400.00 | \$3,900.00 | \$6.48 | \$1.08 | \$4.62 | \$12.18 |
| \$79,000  | \$158,000 | \$158,000 | \$400.00 | \$3,950.00 | \$6.56 | \$1.09 | \$4.62 | \$12.27 |
| \$80,000  | \$160,000 | \$160,000 | \$400.00 | \$4,000.00 | \$6.65 | \$1.11 | \$4.62 | \$12.37 |
| \$81,000  | \$162,000 | \$162,000 | \$400.00 | \$4,050.00 | \$6.73 | \$1.12 | \$4.62 | \$12.47 |
| \$82,000  | \$164,000 | \$164,000 | \$400.00 | \$4,100.00 | \$6.81 | \$1.14 | \$4.62 | \$12.56 |
| \$83,000  | \$166,000 | \$166,000 | \$400.00 | \$4,150.00 | \$6.90 | \$1.15 | \$4.62 | \$12.66 |
| \$84,000  | \$168,000 | \$168,000 | \$400.00 | \$4,200.00 | \$6.98 | \$1.16 | \$4.62 | \$12.76 |
| \$85,000  | \$170,000 | \$170,000 | \$400.00 | \$4,250.00 | \$7.06 | \$1.18 | \$4.62 | \$12.85 |
| \$86,000  | \$172,000 | \$172,000 | \$400.00 | \$4,300.00 | \$7.14 | \$1.19 | \$4.62 | \$12.95 |
| \$87,000  | \$174,000 | \$174,000 | \$400.00 | \$4,350.00 | \$7.23 | \$1.20 | \$4.62 | \$13.05 |
| \$88,000  | \$176,000 | \$176,000 | \$400.00 | \$4,400.00 | \$7.31 | \$1.22 | \$4.62 | \$13.14 |
| \$89,000  | \$178,000 | \$178,000 | \$400.00 | \$4,450.00 | \$7.39 | \$1.23 | \$4.62 | \$13.24 |
| \$90,000  | \$180,000 | \$180,000 | \$400.00 | \$4,500.00 | \$7.48 | \$1.25 | \$4.62 | \$13.34 |
| \$91,000  | \$182,000 | \$182,000 | \$400.00 | \$4,550.00 | \$7.56 | \$1.26 | \$4.62 | \$13.44 |
| \$92,000  | \$184,000 | \$184,000 | \$400.00 | \$4,600.00 | \$7.64 | \$1.27 | \$4.62 | \$13.53 |
| \$93,000  | \$186,000 | \$186,000 | \$400.00 | \$4,650.00 | \$7.73 | \$1.29 | \$4.62 | \$13.63 |
| \$94,000  | \$188,000 | \$188,000 | \$400.00 | \$4,700.00 | \$7.81 | \$1.30 | \$4.62 | \$13.73 |
| \$95,000  | \$190,000 | \$190,000 | \$400.00 | \$4,750.00 | \$7.89 | \$1.32 | \$4.62 | \$13.82 |
| \$96,000  | \$192,000 | \$192,000 | \$400.00 | \$4,800.00 | \$7.98 | \$1.33 | \$4.62 | \$13.92 |
| \$97,000  | \$194,000 | \$194,000 | \$400.00 | \$4,850.00 | \$8.06 | \$1.34 | \$4.62 | \$14.02 |
| \$98,000  | \$196,000 | \$196,000 | \$400.00 | \$4,900.00 | \$8.14 | \$1.36 | \$4.62 | \$14.11 |
| \$99,000  | \$198,000 | \$198,000 | \$400.00 | \$4,950.00 | \$8.22 | \$1.37 | \$4.62 | \$14.21 |
| \$100,000 | \$200,000 | \$200,000 | \$400.00 | \$5,000.00 | \$8.31 | \$1.38 | \$4.62 | \$14.31 |
| \$101,000 | \$202,000 | \$202,000 | \$400.00 | \$5,050.00 | \$8.39 | \$1.40 | \$4.62 | \$14.40 |
| \$102,000 | \$204,000 | \$204,000 | \$400.00 | \$5,100.00 | \$8.47 | \$1.41 | \$4.62 | \$14.50 |
| \$103,000 | \$206,000 | \$206,000 | \$400.00 | \$5,150.00 | \$8.56 | \$1.43 | \$4.62 | \$14.60 |
| \$104,000 | \$208,000 | \$208,000 | \$400.00 | \$5,200.00 | \$8.64 | \$1.44 | \$4.62 | \$14.70 |
| \$105,000 | \$210,000 | \$210,000 | \$400.00 | \$5,250.00 | \$8.72 | \$1.45 | \$4.62 | \$14.79 |
| \$106,000 | \$212,000 | \$212,000 | \$400.00 | \$5,300.00 | \$8.81 | \$1.47 | \$4.62 | \$14.89 |
| \$107,000 | \$214,000 | \$214,000 | \$400.00 | \$5,350.00 | \$8.89 | \$1.48 | \$4.62 | \$14.99 |
| \$108,000 | \$216,000 | \$216,000 | \$400.00 | \$5,400.00 | \$8.97 | \$1.50 | \$4.62 | \$15.08 |
| \$109,000 | \$218,000 | \$218,000 | \$400.00 | \$5,450.00 | \$9.06 | \$1.51 | \$4.62 | \$15.18 |
| \$110,000 | \$220,000 | \$220,000 | \$400.00 | \$5,500.00 | \$9.14 | \$1.52 | \$4.62 | \$15.28 |
| \$111,000 | \$222,000 | \$222,000 | \$400.00 | \$5,550.00 | \$9.22 | \$1.54 | \$4.62 | \$15.37 |
| \$112,000 | \$224,000 | \$224,000 | \$400.00 | \$5,600.00 | \$9.30 | \$1.55 | \$4.62 | \$15.47 |
| \$113,000 | \$226,000 | \$226,000 | \$400.00 | \$5,650.00 | \$9.39 | \$1.56 | \$4.62 | \$15.57 |
| \$114,000 | \$228,000 | \$228,000 | \$400.00 | \$5,700.00 | \$9.47 | \$1.58 | \$4.62 | \$15.66 |
| \$115,000 | \$230,000 | \$230,000 | \$400.00 | \$5,750.00 | \$9.55 | \$1.59 | \$4.62 | \$15.76 |
| \$116,000 | \$232,000 | \$232,000 | \$400.00 | \$5,800.00 | \$9.64 | \$1.61 | \$4.62 | \$15.86 |
| \$117,000 | \$234,000 | \$234,000 | \$400.00 | \$5,850.00 | \$9.72 | \$1.62 | \$4.62 | \$15.96 |
| \$118,000 | \$236,000 | \$236,000 | \$400.00 | \$5,900.00 | \$9.80 | \$1.63 | \$4.62 | \$16.05 |
| \$119,000 | \$238,000 | \$238,000 | \$400.00 | \$5,950.00 | \$9.89 | \$1.65 | \$4.62 | \$16.15 |
| \$120,000 | \$240,000 | \$240,000 | \$400.00 | \$6,000.00 | \$9.97 | \$1.66 | \$4.62 | \$16.25 |

\*AD&D Benefit pays in addition to Life Insurance Benefit