

MEMO



Date: October 20, 2020

To: All Cullman County Employees with STD and/or LTD Buy-Up Coverage

From: Personnel Department

Subject: Elimination of STD and LTD Buy-up Coverage Effective 1/1/2021

As part of the annual review of Cullman County employee benefits, we have determined the Short-Term Disability (STD) and Long-Term Disability (LTD) buy-up options do not offer a suitable value to our County employees. The costs to employees far exceed the value of the minimal extra coverage benefit provided under these buy-up plans.

Therefore, effective January 1, 2021 the County will only offer basic STD and LTD coverage (which is paid at 100% by the County). This basic coverage replaces 60% of the employee's base income if off work due to a qualified non work-related disability. Your coverage and contribution for the buy-up options will end effective 12/31/2020.

NOTE: We will continue the options for the Group Term Life (GTL) Dependent Life benefit and the Critical Illness (CI) Spouse benefit.

If you have any questions, please contact the Personnel Department.