

**Sacramento County Management  
Association (SCMA)**

**Offers**

**Voluntary Group Long Term Disability  
(LTD)**

**GUARANTEE ISSUE** to those who enrollment within 30 days of becoming a member of SCMA.

After 30 days of SCMA Membership, you must wait until the Annual Enrollment each year March 1<sup>st</sup> – March 10<sup>th</sup> (5 health questions asked through a simplified underwriting process).

LTD Plan through Assurant has been in effect since April 1995 with **NO RATE INCREASE** thus far. Rates only increase at each 5 year age band (see rate calculation chart).

Premiums are deducted each pay period (26) through Payroll.

Please see summary of coverage in the following pages. If you are interested in enrolling or have further questions, please contact the local broker direct:

Joel Hedger  
Email: [printimi@aol.com](mailto:printimi@aol.com)

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