

Mid-Term Disability Insurance

With mid-term disability (MTD) insurance from CIGNA, employers can offer financial protection to their employees while controlling costs. This flexible option offers employers a premium savings of up to one-third the cost of traditional combined short-term disability (STD) and long-term disability (LTD) plans.

After satisfying an employer-specified elimination period of 30 or 60 days, MTD benefits begin. These benefits replace a portion of eligible earnings when an employee is not working for a set period of time due to serious injury or illness. MTD plans can be offered on an employer-paid or voluntary basis. Employers can use MTD insurance to provide the benefit plan they feel best meets their overall financial issues, as well as their overall employee needs. Coverage can include:

- Disability benefits lasting at least two or three years.
- Greater protection with a five-year maximum benefit.
- Maximum disability insurance coverage for up to ten years.
- Employers can choose the duration based on organizational needs.

MTD and CIGNA's Social Security Resources – A Great Combination

MTD insurance also helps provide a financial bridge for your employees until the Social Security Disability Insurance (SSDI) application process is complete. SSDI benefits may not begin for up to two years after a disability occurs, assuming the claimant is eligible to receive them, so this coverage can provide peace of mind during that time.

CIGNA's Social Security Assistance Program offers expert resources to help the claimant apply for SSDI. We will continue to provide assistance services until the claimant's application process is complete, even if the specified MTD benefit has been exhausted. This helps increase the chances of claimants receiving a favorable outcome in their filing for SSDI benefits and achieving those awards in a faster time frame.

Our Social Security Assistance experts will also work to:

- Complete and file the initial application for Social Security disability benefits.
- File all appeals, when necessary.
- Help employees understand the Social Security process and requirements.
- Represent the claimant at Social Security hearings, when necessary.

The CIGNA Advantage

CIGNA's mid-term disability insurance offering is ideally suited for employers who want to offer their employees valuable disability benefits at an affordable cost, and still provide a robust disability management offering with a strong focus on helping employees return to work.

This is only a brief description of coverage. Contact your CIGNA representative today for more information about this important and affordable way of providing financial security, including full terms and conditions, exclusions, limitations and cost.

it's time to feel better



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