

# DELTA FOREMOST CHEMICAL CORP. DISABILITY INSURANCE RENEWAL FOR JANUARY 1, 2025

For the first time ever, Mutual of Omaha, our disability insurance provider, has agreed to offer **open enrollment** to everyone not currently signed up for Delta’s Disability Insurance program. Previously, you were only able to enroll in Delta’s Disability Insurance at the time of hire. Additionally, you do not have to medically qualify for benefits to sign up. I strongly urge you to consider taking advantage of this benefit; no one likes to plan for poor health or circumstances, but it is far worse to navigate that kind of event with no income.

The only catch is that we need everyone’s help to offer this benefit to our employees. **We must have a 10% increase in employee participation**, or Mutual of Omaha will not honor open enrollment and will require medical clearance before they write new coverage.

Delta contributes half of your premium, meaning your contribution per draw is only a few dollars. The disability benefit is **60% of your earnings after expenses, with payments beginning 30 days after the injury or sickness**. Additional information on the disability program can be found on the employee site. Please contact John Trobaugh with any questions.

**If you wish to add disability coverage, effective January 1, 2025, the online application must be submitted to the office by Monday, December 16, 2024.**

Please see the example below:

### Disability Cost Example

Sales	Gross \$	Benefit (60%)	Cost / draw
Rep. (monthly)	\$3,000.00	\$1,800.00	\$6.54

*\*\$6.54 estimated employee cost withheld per draw (not from final earnings) based on \$3,000.00 Gross*