

Eligibility

You can apply for this insurance if you are an employee of a participating community college, under age 60, resident in the United States, not in full-time service of the Armed Forces and actively engaged in the duties of your occupation or profession.

Acceptance is subject to satisfactory evidence of good health meeting the underwriting company's standards and guidelines.

Definition Of Total Disability - During the first 24 consecutive months of disability, benefits will be payable if you cannot perform the material duties of your job or profession. After that, to continue receiving benefits, you must be unable to do any work for wage or profit for which you are or may become qualified by reason of education, training and experience.

For disabilities caused by mental or nervous disorders, alcoholism or drug addiction, benefits will be payable for a maximum of 24 months during your lifetime.

Pre-Existing Conditions Limitation - No benefits will be paid for disability resulting from a pre-existing condition. A "pre-existing condition" is any injury or illness for which you incurred expenses, received medical treatment, care or services, including diagnostic measures, took prescription medicine or consulted a physician within 12 months of becoming insured. This limitation does not apply after you have been covered for 24 months.

How To Apply

To apply for this insurance, mail your completed application to:



PO Box 4580
Modesto, CA 95352

For more details and an application form, check out our website at www.cccbenefts.com

SATISFACTION GUARANTEED

If you are not completely satisfied with your insurance, you may return your Certificate of Insurance within 30 days of receipt and your premium will be refunded in full.

Questions

Contact Scott Lucas at JC Insurance

Toll-Free 1-800-552-6427

E-Mail: scott@cccbenefts.com

Administered By:



PO Box 4580 Modesto CA 95352

California License #0587666

www.cccbenefts.com

Underwritten by:
Life Insurance Company
of North America (LINA)



CIGNA Group Insurance
Life • Accident • Disability

The Life Insurance Company of North America (LINA) is the underwriting company for this insurance. LINA, a CIGNA Company, has earned high marks from a respected insurance rating service (A.M. Best: A Excellent). CIGNA companies have been providing affordable insurance programs that offer quality and value to millions of members of affinity groups.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of coverage are set forth in group policy #AGL-1125. The group policy is subject to the laws of the jurisdiction in which it is issued. State laws and regulations may affect the availability of this offer. Please keep this material as a reference and refer to the Certificate of Insurance for additional state-specific details. For a complete list of limitations, exclusions, definitions and effective date, please see the companion Plan Details brochure or visit the website (www.cccbenefts.com).

Disability Insurance

Income Replacement Coverage Available up to \$3,000 Per Month



www.cccbenefts.com

Disability Insurance Is Important

Your ability to earn a living is your most valuable asset. It just makes sense to protect it with insurance like you do your life, your health, your home and your car.

How likely is it that you could become disabled?

Probably more than you think. A disability resulting in missing work for 3 months or more will affect 51% of working Americans who are age 30 today before they reach retirement age. The probability decreases the older you are but not much:

Age	Probability of Disability
30	51%
35	48%
45	40%
50	34%

Paradoxically, medical advances have caused the incidence of disability to increase. In the last twenty years, deaths due to cancer, heart attack and stroke have gone down significantly. But disabilities due to those same three are up dramatically! Things that used to kill now disable.¹

What are the leading causes of disabilities?

Number one for working-age Americans is cancer. Rounding out the top 5 list are pregnancy complications, joint/muscle connective tissue diseases, back injuries, and cardiovascular disease.²

How long do disabilities last? After 5 years, here are the percentages of disabled people who remained disabled and out of work³:

Age at Onset of Disability	Percentage Disabled 5 Years Later
25	47%
35	57%
45	62%
55	62%

What are the financial consequences? Here's a sobering fact: unexpected illness or injury, that is, a disability caused at least 28% of personal bankruptcies in 2001.⁴

¹ Principal Financial Group, "From Here To Security" March, 2007

² Unum Claims Database 2005

³ Principal Financial Group Claims Database, 2007

⁴ Health Affairs, "Illness and Injury As Contributors To Bankruptcy, February 2005"

Highlights of Coverage

- ◆ Affordable group rates
- ◆ Replaces lost income up to \$3,000 per month
- ◆ Benefits paid in addition to STRS[^]
- ◆ Choice of benefit duration and waiting periods
- ◆ Premium waived when totally disabled
- ◆ Convenient payroll deduction option (available at most community colleges)

Special Features

Convenient Payroll Deduction

Enjoy the simplicity and certainty of having your premiums deducted directly from your paycheck at participating community colleges. Monthly and tenthly payroll deduction options are available or, if you prefer, you can be billed directly on a semi-annual or annual basis.

Three Plan Design Options

Select from the following plans to meet your needs and your budget:

	Benefits Begin After a Total Disability of	And Can Continue
Plan A**	30 Days	For 1 Year
Plan B	60 Days	For 2 Years
Plan C	90, 180 or 365 Days	To Age 65

(as selected by you at time of application)

Notes:

Total Disability which occurs when you are age 64 is payable for a maximum of 12 months regardless of the plan selected. No benefits are payable for Total Disability which begins on or after age 65.

When combined with all other disability insurance that you have, the monthly insurance amount applied for under this plan cannot exceed 50% of your average monthly earnings for the past 24 months.

**Plan A is only available to those applicants who can certify that they have 60 or fewer days of sick leave at the time of application. Recertification is required every 24 months to maintain coverage. If recertification cannot be made, coverage will revert to Plan B.

[^] State Teachers Retirement System

Affordable Disability Rates

Monthly Premiums Per \$100 Unit

PLAN A 1 Year Benefit and a 30 Day Waiting Period

Under 40	\$1.08
40 to 49	\$1.46
50 to 59	\$2.28
60 to 64*	\$3.53

PLAN B 2 Year Benefit and a 60 Day Waiting Period

Under 40	\$0.88
40 to 49	\$1.30
50 to 59	\$2.20
60 to 64*	\$3.70

PLAN C To Age 65 Benefits and a Choice of Three Waiting Periods

(in days)	90	180	365
Under 40	\$1.35	\$1.15	\$1.01
40 to 49	\$2.43	\$2.05	\$1.82
50 to 59	\$4.30	\$3.65	\$3.23
60 to 64*	\$5.25	\$4.45	\$3.94

Tenthly Premiums Per \$100 Unit

PLAN A 1 Year Benefit and a 30 Day Waiting Period

Under 40	\$1.30
40 to 49	\$1.75
50 to 59	\$2.74
60 to 64*	\$4.24

PLAN B 2 Year Benefit and a 60 Day Waiting Period

Under 40	\$1.06
40 to 49	\$1.56
50 to 59	\$2.64
60 to 64*	\$4.44

PLAN C To Age 65 Benefits and a Choice of Three Waiting Periods

(in days)	90	180	365
Under 40	\$1.62	\$1.38	\$1.21
40 to 49	\$2.92	\$2.46	\$2.18
50 to 59	\$5.16	\$4.38	\$3.88
60 to 64*	\$6.30	\$5.34	\$4.73

*Renewal only. Coverage terminates at age 65.

Rates change as you enter a new age bracket as shown above. All rates are subject to change.