

# EMPLOYEE BENEFITS NOW AVAILABLE TO CHAMBER MEMBERS AT A DISCOUNTED RATE

*The Chamber of Schenectady County  
is pleased to announce a specially designed  
Group Life and Disability program for Chamber Members  
offered by CTGROUP.*

## PLAN HIGHLIGHTS

**Availability:** Any member firm with 2 or more full-time employees. Simplified underwriting requirements

**Group Life Insurance:** Guaranteed issue up to \$30,000 on firms of 6 or more with \$10,000 on firms with between 2 to 5 employees. A variety of plans available (up to \$75,000 max)—additional benefits include Accidental Death and Dismemberment and Common Carrier\*  
Form 80242 & 50217

**Chamber Discount:** Premium discount of 10% —for firms with 2–9 employees

**Group Disability:** Long Term\* plans with Elimination Periods of 90 or 180 days

- Intermediate — 24 Hour Coverage — 2 Year Benefit Period
- Long Term\* — 24 Hour Coverage — Age 65 Benefit Period

Guaranteed Issue up to \$6,000/month on LTD for firms with 2 or more employees.  
\$3,000/month on IDI for firms with 6 or more employees (\$1,000/month on 2–5 lives).  
All plans replace a percentage of Salary up to 66 2/3%  
Form 50028 - Form 50137

**Offered thru:** CTGROUP, Disability plans are underwritten by Commercial Travelers Mutual Insurance Company, Utica, N.Y.—the oldest accident and health insurance company in the U.S.—founded in 1883. Life plans are underwritten by Monitor Life Insurance Company—a wholly owned subsidiary of Commercial Travelers.

**Payment Options:** Affordable premiums can be paid by the employer or shared with employees.

**For More Information Contact:** **Therese E. Shean, LUTCF at SCHENECTADY INSURING AGENCY  
518-377-8822 ext. 225**

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John DeMaria at DEMARIA FINANCIAL, LLC • 518-383-5544**

**COMMERCIAL TRAVELERS MUTUAL INSURANCE COMPANY**

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