

Long Term Disability (LTD)

Monthly Contribution Rates - Medical/Rx, Dental & Vision

Plan Year 2026: January 1, 2026 - December 31, 2026

Monthly LTD Medical/Rx Rates		Preferred		Economy	
LTD		Single	Family	Single	Family
Non Medicare		\$196.23	\$509.08	\$39.01	\$155.43
Medicare		\$123.22	\$278.68	\$29.48	\$117.59

Monthly LTD Dental Rates		High		Low	
LTD		Single	Family	Single	Family
Dental		\$0	\$39.79	\$0	\$24.39

VISION - Monthly Rates			
Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$3.84	\$7.30	\$7.68	\$11.40

Note: BSD medical coverage through CIGNA automatically becomes secondary to Medicare when an LTD member or covered spouse becomes eligible, regardless of age, so you must elect Medicare when first eligible. Otherwise, CIGNA will deny claims until they have first been processed by Medicare. BSD is not notified of Medicare eligibility so it is the member's responsibility to notify BSD and provide a copy of their Medicare card. **Upon receipt of a copy of the primary insured's Medicare card showing coverage in both Part A and Part B, BSD will adjust the monthly contribution amount to the lower Medicare premium.**