

Long Term Disability Insurance Plan



How do I use this chart?

To ensure an accurate assessment and choice of your long term disability benefits, be sure to read the instructions below.

- Locate the particular waiting period* that you would like to enroll in.
- Once you decide on a waiting period, find the particular amount of long term disability coverage you want.

Remember this limited to 67% of your gross monthly salary.

- Next, locate the age range you belong to.
- Your biweekly premium is where the age range row and benefit amount column meet.

**Waiting Period: The span of time between the first day of treatment for a totally disabling sickness or injury and the day upon which your benefits begin.*

30-Day Waiting Period

Biweekly Premiums

Age	\$500	\$800	\$1,000	\$1,200	\$1,400	\$1,600	\$1,800	\$2,000
16 - 25	\$2		\$3	\$4	\$5	\$6	\$7	
26 - 39	\$3	\$4	\$5	\$6	\$7	\$8	\$9	
40 - 49	\$4	\$6	\$8	\$10	\$11	\$13	\$14	\$16
50 - 59	\$6	\$10	\$12	\$15	\$17	\$20	\$22	\$24
60 - 69*	\$7	\$12	\$15	\$18	\$21	\$24	\$27	\$30

Age	\$2,200	\$2,400	\$2,600	\$2,800	\$3,000	\$3,200	\$3,400	\$3,600
16 - 25	\$8		\$9		\$10	\$11		\$12
26 - 39	\$10	\$11	\$12	\$13	\$14	\$15	\$16	\$17
40 - 49	\$18	\$19	\$21	\$22	\$24	\$26	\$27	\$29
50 - 59	\$27	\$29	\$32	\$34	\$37	\$39	\$42	\$44
60 - 69*	\$32	\$35	\$38	\$41	\$44	\$47	\$50	\$53

Age	\$3,800	\$4,000	\$4,200	\$4,400	\$4,600	\$4,800	\$5,000
16 - 25	\$13	\$14		\$15	\$16		\$17
26 - 39	\$18	\$19	\$20	\$21	\$22	\$23	\$24
40 - 49	\$30	\$32	\$34	\$35	\$37	\$38	\$40
50 - 59	\$46	\$49	\$51	\$54	\$56	\$59	\$61
60 - 69*	\$56	\$59	\$62	\$65	\$68	\$71	\$74

90-Day Waiting Period

Biweekly Premiums

Age	\$500	\$800	\$1,000	\$1,200	\$1,400	\$1,600	\$1,800	\$2,000
16 - 25			\$2		\$3		\$4	
26 - 39	\$2		\$3	\$4	\$5		\$6	\$7
40 - 49	\$3	\$5	\$6	\$8	\$9	\$10	\$12	\$13
50 - 59	\$5	\$8	\$9	\$11	\$13	\$15	\$17	\$19
60 - 69*	\$6	\$10	\$12	\$14	\$17	\$19	\$22	\$24

Age	\$2,200	\$2,400	\$2,600	\$2,800	\$3,000	\$3,200	\$3,400	\$3,600
16 - 25	\$5		\$6		\$7		\$8	
26 - 39	\$8		\$9		\$10	\$11	\$12	
40 - 49	\$14	\$15	\$17	\$18	\$19	\$21	\$22	\$23
50 - 59	\$21	\$23	\$24	\$26	\$28	\$30	\$32	\$34
60 - 69*	\$26	\$29	\$31	\$33	\$36	\$38	\$41	\$43

Age	\$3,800	\$4,000	\$4,200	\$4,400	\$4,600	\$4,800	\$5,000
16 - 25		\$9		\$10		\$11	\$12
26 - 39	\$13	\$14		\$15	\$16	\$17	\$18
40 - 49	\$24	\$26	\$27	\$28	\$30	\$31	\$32
50 - 59	\$36	\$38	\$40	\$42	\$43	\$45	\$47
60 - 69*	\$45	\$48	\$50	\$53	\$55	\$57	\$60

180-Day Waiting Period

Biweekly Premiums

Age	\$500	\$800	\$1,000	\$1,200	\$1,400	\$1,600	\$1,800	\$2,000
16 - 25					\$2			\$3
26 - 39			\$2		\$3			\$4
40 - 49	\$2	\$4	\$5	\$6	\$7	\$8	\$9	\$10
50 - 59	\$4	\$6	\$8	\$10	\$11	\$13	\$15	\$16
60 - 69*	\$5	\$7	\$9	\$11	\$12	\$14	\$16	\$17

Age	\$2,200	\$2,400	\$2,600	\$2,800	\$3,000	\$3,200	\$3,400	\$3,600
16 - 25			\$4				\$5	
26 - 39	\$5		\$6		\$7		\$8	
40 - 49	\$11	\$12	\$13	\$14	\$15	\$16	\$17	\$18
50 - 59	\$18	\$19	\$21	\$23	\$24	\$26	\$27	\$29
60 - 69*	\$19	\$21	\$22	\$24	\$26	\$28	\$29	\$31

Age	\$3,800	\$4,000	\$4,200	\$4,400	\$4,600	\$4,800	\$5,000
16 - 25		\$6			\$7		\$8
26 - 39		\$9			\$10		\$11
40 - 49	\$19	\$20	\$21	\$22	\$23	\$24	\$25
50 - 59	\$31	\$32	\$34	\$35	\$37	\$39	\$40
60 - 69*	\$33	\$34	\$36	\$38	\$40	\$41	\$43

365-Day Waiting Period

Biweekly Premiums

Age	\$500	\$800	\$1,000	\$1,200	\$1,400	\$1,600	\$1,800	\$2,000
16 - 25								\$2
26 - 39				\$2				\$3
40 - 49	\$2	\$4		\$5	\$6	\$7	\$8	\$9
50 - 59	\$4	\$6	\$7	\$9	\$10	\$11	\$13	\$14
60 - 69*	\$5	\$7	\$8	\$10	\$11	\$12	\$14	\$15

Age	\$2,200	\$2,400	\$2,600	\$2,800	\$3,000	\$3,200	\$3,400	\$3,600
16 - 25			\$3				\$4	
26 - 39			\$4		\$5		\$6	
40 - 49	\$10	\$11	\$12		\$13	\$14	\$15	\$16
50 - 59	\$16	\$17	\$19	\$20	\$21	\$23	\$24	\$26
60 - 69*	\$17	\$18	\$20	\$21	\$23	\$24	\$26	\$27

Age	\$3,800	\$4,000	\$4,200	\$4,400	\$4,600	\$4,800	\$5,000
16 - 25		\$5			\$6		\$7
26 - 39		\$7			\$8		\$9
40 - 49	\$17	\$18	\$19	\$20	\$21		\$22
50 - 59	\$27	\$29	\$30	\$31	\$33	\$34	\$36
60 - 69*	\$29	\$30	\$32	\$33	\$35	\$36	\$38

**Renewal premiums only.*