

Benefit Cost

The cost of your LTD coverage depends on the plan you elect as shown in the rate chart below. Follow these steps to see how your cost is determined:

1. Enter your annual earnings*(see below **maximums**) \$ _____
2. Divide by 1200: \$ _____
3. Enter the **Rate 1** from the table below: \$ _____
4. Multiply item 2 by item 3. \$ _____
5. Enter your annual earnings **** (no maximum)** \$ _____
6. Divide by 1200 : \$ _____
7. Enter the **Rate 2** from the table below : \$ _____
8. Multiply item 6 by item 7. \$ _____
9. **Add line 4 to line 8.** This is your monthly premium. \$ _____

Plan Option	Rate 1 (LTD)	Rate 2 (Annuity) **
Plan 1	\$0.150	\$0.035
Plan 2	\$0.211	\$0.086
Plan 3	\$0.266	\$0.137

**Maximums for Rate 1 table - \$48,000 for Plan 1; \$80,000 for Plan 2; and \$108,000 for Plan 3.*

*** In order to have the annuity benefit you must elect the LTD.*