

## Benefit Cost

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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\* \$ \_\_\_\_\_
2. Divide by 1200: \$ \_\_\_\_\_
3. Enter your rate from the table below: \$ \_\_\_\_\_
4. Multiply item 2 by item 3. This is your monthly cost: \$ \_\_\_\_\_

Age	Plan 1 – Rate 50% Benefit 6 mos. EP	Plan 2 – Rate 60% Benefit 4 mos. EP	Plan 3 - Rate 60% Benefit 3 mos. EP
Under 35	\$0.13	\$0.20	\$0.24
35-39	\$0.17	\$0.29	\$0.34
40-44	\$0.24	\$0.41	\$0.48
45-49	\$0.41	\$0.67	\$0.81
50-54	\$0.59	\$0.97	\$1.15
55-59	\$0.78	\$1.29	\$1.52
60+	\$0.84	\$1.40	\$1.65

\*Maximum \$144,000 for Plan 1 and a Maximum of \$120,000 for Plans 2 & 3.