

What you need to know about your Worksite Long Term Disability Benefits

Elimination Period:	This is a period of consecutive days of disability before benefits may become payable under the contract.
Maximum Benefit Duration:	This is the length of time that you may be paid benefits if continuously disabled as outlined in the contract.
Pre-Existing Condition Period:	Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage.

Worksite Long Term Disability Coverage Option 1

You may select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$5,000, in increments of \$100, not to exceed 60% of your monthly pre-disability earnings.

Elimination Period	Maximum Benefit Duration	Pre-Existing Condition Period
90 days injury / 90 days sickness	Age When Total Disability Begins Less than age 61 61 62 63 64 65 66 67 68 69 and over	Maximum Duration 5 years Lesser of Social Security Full Retirement Age or 5 years Greater of Social Security Full Retirement Age or: 3.5 years 3 years 2.5 years 2 years 21 months 18 months 15 months 12 months
		3 months / 12 months

Option 1 Payroll Deduction Illustration: 2 Times Per Month

If your annual salary is at least:	You may select a Monthly benefit of:	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$4,000	\$200	\$.12	\$.18	\$.21	\$.34	\$.45	\$.64	\$.87	\$1.24	\$1.81	\$2.05	\$1.03	\$.72	\$.72
\$10,000	\$500	\$.30	\$.45	\$.53	\$.85	\$1.13	\$1.60	\$2.18	\$3.10	\$4.53	\$5.13	\$2.58	\$1.80	\$1.80
\$20,000	\$1,000	\$.60	\$.90	\$1.05	\$1.70	\$2.25	\$3.20	\$4.35	\$6.20	\$9.05	\$10.25	\$5.15	\$3.60	\$3.60
\$30,000	\$1,500	\$.90	\$1.35	\$1.58	\$2.55	\$3.38	\$4.80	\$6.53	\$9.30	\$13.58	\$15.38	\$7.73	\$5.40	\$5.40
\$40,000	\$2,000	\$1.20	\$1.80	\$2.10	\$3.40	\$4.50	\$6.40	\$8.70	\$12.40	\$18.10	\$20.50	\$10.30	\$7.20	\$7.20
\$50,000	\$2,500	\$1.50	\$2.25	\$2.63	\$4.25	\$5.63	\$8.00	\$10.88	\$15.50	\$22.63	\$25.63	\$12.88	\$9.00	\$9.00
\$60,000	\$3,000	\$1.80	\$2.70	\$3.15	\$5.10	\$6.75	\$9.60	\$13.05	\$18.60	\$27.15	\$30.75	\$15.45	\$10.80	\$10.80
\$70,000	\$3,500	\$2.10	\$3.15	\$3.68	\$5.95	\$7.88	\$11.20	\$15.23	\$21.70	\$31.68	\$35.88	\$18.03	\$12.60	\$12.60
\$80,000	\$4,000	\$2.40	\$3.60	\$4.20	\$6.80	\$9.00	\$12.80	\$17.40	\$24.80	\$36.20	\$41.00	\$20.60	\$14.40	\$14.40
\$90,000	\$4,500	\$2.70	\$4.05	\$4.73	\$7.65	\$10.13	\$14.40	\$19.58	\$27.90	\$40.73	\$46.13	\$23.18	\$16.20	\$16.20

Note: Premiums are based on your monthly salary and your age as of 12/01.

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