

Benefit Summary

Elimination Period	180 days
Benefit Amount	up to 60% of monthly salary
Duration of Benefits	Social Security Normal Retirement Age as long as you remain disabled
Benefit Maximum	\$6,000 per month
Additional Benefits	Voluntary Vocational Rehabilitation Benefit Survivor Benefit

BI-WEEKLY PAYROLL DEDUCTIONS

Age Band	Premium Factor
< 20	0.0005538
20-29	0.0008769
30-34	0.0011538
35-39	0.0023077
40-44	0.0030000
45-49	0.0041077
50-54	0.0055385
55-59	0.0058154
60-64	0.0054462
65-69	0.0027692
70+	0.0019385

BI-WEEKLY PREMIUM CALCULATION

		Example (42-year -old employee earning \$40,000 a year)
List your monthly earnings (maximum of \$10,000)	\$ _____	\$ <u>3,333.33</u>
Multiply by the premium factor. Your Estimated Bi-Weekly Premium**	_____	<u>0.0030000</u>
	\$ _____	\$ <u>10.00</u>

**This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.