Long Term Disability

Basic Plan – Monthly Rates

Monthly Benefit	Age Range					
	18 – 29	**30 – 39**	**40 – 49**	**50 – 59**	**60 – 64**	**65 – 69***
$1,200	$14.28	$17.52	$21.36	$31.32	$45.84	$52.36
$1,150	13.68	16.79	20.47	30.01	43.93	50.18
$1,100	13.09	16.06	19.58	28.71	42.02	48
$1,050	12.49	15.33	18.69	27.4	40.11	45.81
$1,000	11.9	14.6	17.8	26.1	38.2	43.63
$950	11.3	13.87	16.91	24.79	36.29	41.45
$900	10.71	13.14	16.02	23.49	34.38	39.27
$850	10.11	12.41	15.13	22.18	32.47	37.09
$800	9.52	11.68	14.24	20.88	30.56	39.41
$750	8.92	10.95	13.35	19.57	28.65	32.72
$700	8.33	10.22	12.46	18.27	26.74	30.54
$650	7.73	9.49	11.57	16.96	24.83	28.36
$600	7.14	8.76	10.68	15.66	22.92	26.18
$550	6.54	8.03	9.79	14.35	21.01	24
$500	5.95	7.3	8.9	13.05	19.1	21.82
$450	5.35	6.57	8.01	11.74	17.19	19.63
$400	4.76	5.84	7.12	10.44	15.28	17.45
$350	4.16	5.11	6.23	9.13	13.37	15.27
$300	3.57	4.38	5.34	7.83	11.46	13.09
$250	2.97	3.65	4.45	6.52	9.55	10.91
$200	2.38	2.92	3.56	5.22	7.64	8.73
$150	1.78	2.19	2.67	3.91	5.73	6.54
$100	1.19	1.46	1.78	2.61	3.82	4.36

Extended Plan – Monthly Rates

Monthly Benefit	Age Range					
	18 – 29	**30 – 39**	**40 – 49**	**50 – 59**	**60 – 64**	**65 – 69***
$1,200	$16.56	$21.96	$27.96	$45.60	$58.44	$52.64
$1,150	15.87	21.04	26.79	43.7	56	50.45
$1,100	15.18	20.13	25.63	41.8	53.57	48.25
$1,050	14.49	19.21	24.46	39.9	51.13	46.06
$1,000	13.8	18.3	23.3	38	48.7	43.87
$950	13.11	17.38	22.13	36.1	46.26	41.67
$900	12.42	16.47	20.97	34.2	43.83	39.48
$850	11.73	15.55	19.8	32.3	41.39	37.29
$800	11.04	14.64	18.64	30.4	38.96	35.09
$750	10.35	13.72	17.47	28.5	36.52	32.9
$700	9.66	12.81	16.31	26.6	34.09	30.71
$650	8.97	11.89	15.14	24.7	31.65	28.51
$600	8.28	10.98	13.98	22.8	29.22	26.32
$550	7.59	10.06	12.81	20.9	26.78	24.13
$500	6.9	9.15	11.65	19	24.35	21.93
$450	6.21	8.23	10.48	17.1	21.91	19.74
$400	5.52	7.32	9.32	15.2	19.48	17.55
$350	4.83	6.4	8.15	13.3	17.04	15.35
$300	4.14	5.49	6.99	11.4	14.61	13.16
$250	3.45	4.57	5.82	9.5	12.17	10.97
$200	2.76	3.66	4.66	7.6	9.74	8.77
$150	2.07	2.74	3.49	5.7	7.3	6.58
$100	1.38	1.83	2.33	3.8	4.87	4.39

Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the insured and increase as you enter each new age category. Rates shown above are rounded to the nearest penny. Please note that your bill will reflect the exact premium.

*Renewal rates only