

Colonial Life

Voluntary Short Term Disability

Monthly Premium per \$100 of Monthly Benefit

Elimination Period	0 days acc / 7 days illness	7 days acc / 7 days illness	0 days acc / 14 days illness	14 days acc / 14 days illness
Age 17 - 49	\$2.95	\$2.75	\$2.10	\$1.85
Age 50 - 69	\$3.50	\$3.30	\$2.60	\$2.35

The Hartford

Voluntary Long Term Disability

Options	Option 1	Option 2
Rates	\$0.18	\$0.35

To calculate your monthly premium, use the following formula:

$$\frac{\text{Your Annual Earnings}}{12} = \frac{\text{Your Monthly Earnings}}{100} = \text{Rate from table above} \times \text{Premium Amount}$$

Your Annual Earnings
(Max = \$200,000)

Your Monthly Earnings

Rate from table above

Premium Amount

Allstate

Cancer Policy

Monthly Premiums	Plan 1	Plan 2
Employee Only	\$36.98	\$41.82
Family	\$66.79	\$75.59

Guardian

Accident Policy

Monthly Premiums	Advantage Plan	Premier Plan
Employee Only	\$19.00	\$26.81
Emp + Child(ren)	\$30.66	\$42.31
Emp + Spouse	\$30.26	\$42.46
Family	\$41.92	\$57.96

Guardian
Critical Illness Policies

Class 1 Policy

Benefit Amount	Issue Age	Monthly Premiums Displayed Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+
Employee							
\$5,000	Non-tobacco	\$3.66	\$4.11	\$4.61	\$6.36	\$9.11	\$16.91
	Tobacco	\$5.51	\$7.06	\$12.06	\$20.51	\$30.61	\$63.31
\$10,000	Non-tobacco	\$4.71	\$5.61	\$6.61	\$10.11	\$15.61	\$31.21
	Tobacco	\$8.41	\$11.51	\$21.51	\$38.41	\$58.61	\$124.01
\$15,000	Non-tobacco	\$5.76	\$7.11	\$8.61	\$13.86	\$22.11	\$45.51
	Tobacco	\$11.31	\$15.96	\$30.96	\$56.31	\$86.61	\$184.71
\$20,000	Non-tobacco	\$6.81	\$8.61	\$10.61	\$17.61	\$28.61	\$59.81
	Tobacco	\$14.21	\$20.41	\$40.41	\$74.21	\$114.61	\$245.41
Benefit Amount Up To 100% of Employee Amount to a Maximum of \$20,000							
Spouse							
\$5,000	Non-tobacco	\$3.66	\$4.11	\$4.61	\$6.36	\$9.11	\$16.91
	Tobacco	\$5.51	\$7.06	\$12.06	\$20.51	\$30.61	\$63.31
\$10,000	Non-tobacco	\$4.71	\$5.61	\$6.61	\$10.11	\$15.61	\$31.21
	Tobacco	\$8.41	\$11.51	\$21.51	\$38.41	\$58.61	\$124.01
\$15,000	Non-tobacco	\$5.76	\$7.11	\$8.61	\$13.86	\$22.11	\$45.51
	Tobacco	\$11.31	\$15.96	\$30.96	\$56.31	\$86.61	\$184.71
\$20,000	Non-tobacco	\$6.81	\$8.61	\$10.61	\$17.61	\$28.61	\$59.81
	Tobacco	\$14.21	\$20.41	\$40.41	\$74.21	\$114.61	\$245.41

Class 2 Policy

Benefit Amount	Issue Age	Monthly Premiums Displayed Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+
Employee							
\$5,000	Non-tobacco	\$4.66	\$6.16	\$9.39	\$15.15	\$24.95	\$39.57
	Tobacco	\$6.21	\$8.91	\$16.69	\$30.05	\$47.00	\$69.27
\$10,000	Non-tobacco	\$6.71	\$9.66	\$15.99	\$27.25	\$46.55	\$75.32
	Tobacco	\$9.81	\$15.16	\$30.59	\$57.05	\$90.65	\$134.72
\$15,000	Non-tobacco	\$8.76	\$13.16	\$22.59	\$39.35	\$68.15	\$111.07
	Tobacco	\$13.41	\$21.41	\$44.49	\$84.05	\$134.30	\$200.17
\$20,000	Non-tobacco	\$10.81	\$16.66	\$29.19	\$51.45	\$89.75	\$146.82
	Tobacco	\$17.01	\$27.66	\$58.39	\$111.05	\$177.95	\$265.62
Benefit Amount Up To 100% of Employee Amount to a Maximum of \$20,000							
Spouse							
\$5,000	Non-tobacco	\$4.66	\$6.16	\$9.39	\$15.15	\$24.95	\$39.57
	Tobacco	\$6.21	\$8.91	\$16.69	\$30.05	\$47.00	\$69.27
\$10,000	Non-tobacco	\$6.71	\$9.66	\$15.99	\$27.25	\$46.55	\$75.32
	Tobacco	\$9.81	\$15.16	\$30.59	\$57.05	\$90.65	\$134.72
\$15,000	Non-tobacco	\$8.76	\$13.16	\$22.59	\$39.35	\$68.15	\$111.07
	Tobacco	\$13.41	\$21.41	\$44.49	\$84.05	\$134.30	\$200.17
\$20,000	Non-tobacco	\$10.81	\$16.66	\$29.19	\$51.45	\$89.75	\$146.82
	Tobacco	\$17.01	\$27.66	\$58.39	\$111.05	\$177.95	\$265.62