

As a new employee that is scheduled to work 30+ hours per week, you have the option to elect **Voluntary Group Long Term Disability** within the first 31 days of employment on a guaranteed issue basis. Disability income protection insurance provides a benefit for “long term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period (90 consecutive days) and continue while you are disabled up to the maximum benefit duration. To enroll, visit [www.aplusbenefits.com](http://www.aplusbenefits.com) and click on *Document Center*.

You may also enroll *at any time* for **Long Term Disability**, up to 60% of your covered earnings. You will need to submit Evidence of Insurability, which is part of the enrollment form.

#### Summary of Plan Provisions:

- ☺ *Guaranteed Issue* coverage only available within 31 days of hire.
- ☺ Regular employees working 30 or more hours per week are eligible.
- ☺ Elimination Period: 90 consecutive days of total disability.
- ☺ Minimum benefit: \$500/mo.
- ☺ Maximum benefit: \$7500/mo, not to exceed 60% of your covered earnings.
- ☺ Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	61 or less	62	63	64	65	66	67	68	69 or more
Duration of Benefits	To age 65	3.5 yrs	3 yrs	2.5 yrs	2 yrs	1.75 yrs	1.5 yrs	1.25 yrs	1 yrs

#### Features:

- ☺ FMLA Continuation
- ☺ Limited Benefit Period for Other Specific Conditions – 24 months
- ☺ Mental/Nervous Illness Limitation – 24 month out-patient
- ☺ Own Occupation Coverage – 24 months
- ☺ Offsets (such as, but not limited to, Social Security, Workers Compensation, State Disability Plans)
- ☺ Pre-Existing Condition Limitation – 3/12
- ☺ Rehabilitation provision
- ☺ Residual and Partial Disability
- ☺ Specific Indemnity Benefit
- ☺ Substance Abuse Limitation – 24 months
- ☺ Survivor Benefit – 3 months
- ☺ Work Incentive & Child Care provisions

For more information, call your A Plus Benefits Client Account Manager at 800-748-5102. To enroll, visit [www.aplusbenefits.com](http://www.aplusbenefits.com) and click on *Document Center*.

*\*This information is in summary form only. Employees should refer to the Certificate of Insurance for all plan details, limitations and exclusions.*

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$7500 per month up to 60% of covered earnings.

You may select any benefit amount from \$500 **up to** your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Annual Earnings	Monthly Benefit Amount	Age to 24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$15,000	\$500	\$0.75	\$1.15	\$2.10	\$3.35	\$5.75	\$7.50	\$10.65	\$13.70	\$10.75	\$7.15	\$5.25
\$15,000	\$600	\$0.90	\$1.38	\$2.52	\$4.02	\$6.90	\$9.00	\$12.78	\$16.44	\$12.90	\$8.58	\$6.30
\$15,000	\$700	\$1.05	\$1.61	\$2.94	\$4.69	\$8.05	\$10.50	\$14.91	\$19.18	\$15.05	\$10.01	\$7.35
\$16,000	\$800	\$1.20	\$1.84	\$3.36	\$5.36	\$9.20	\$12.00	\$17.04	\$21.92	\$17.20	\$11.44	\$8.40
\$18,000	\$900	\$1.35	\$2.07	\$3.78	\$6.03	\$10.35	\$13.50	\$19.17	\$24.66	\$19.35	\$12.87	\$9.45
\$20,000	\$1,000	\$1.50	\$2.30	\$4.20	\$6.70	\$11.50	\$15.00	\$21.30	\$27.40	\$21.50	\$14.30	\$10.50
\$22,000	\$1,100	\$1.65	\$2.53	\$4.62	\$7.37	\$12.65	\$16.50	\$23.43	\$30.14	\$23.65	\$15.73	\$11.55
\$24,000	\$1,200	\$1.80	\$2.76	\$5.04	\$8.04	\$13.80	\$18.00	\$25.56	\$32.88	\$25.80	\$17.16	\$12.60
\$26,000	\$1,300	\$1.95	\$2.99	\$5.46	\$8.71	\$14.95	\$19.50	\$27.69	\$35.62	\$27.95	\$18.59	\$13.65
\$28,000	\$1,400	\$2.10	\$3.22	\$5.88	\$9.38	\$16.10	\$21.00	\$29.82	\$38.36	\$30.10	\$20.02	\$14.70
\$30,000	\$1,500	\$2.25	\$3.45	\$6.30	\$10.05	\$17.25	\$22.50	\$31.95	\$41.10	\$32.25	\$21.45	\$15.75
\$32,000	\$1,600	\$2.40	\$3.68	\$6.72	\$10.72	\$18.40	\$24.00	\$34.08	\$43.84	\$34.40	\$22.88	\$16.80
\$34,000	\$1,700	\$2.55	\$3.91	\$7.14	\$11.39	\$19.55	\$25.50	\$36.21	\$46.58	\$36.55	\$24.31	\$17.85
\$36,000	\$1,800	\$2.70	\$4.14	\$7.56	\$12.06	\$20.70	\$27.00	\$38.34	\$49.32	\$38.70	\$25.74	\$18.90
\$38,000	\$1,900	\$2.85	\$4.37	\$7.98	\$12.73	\$21.85	\$28.50	\$40.47	\$52.06	\$40.85	\$27.17	\$19.95
\$40,000	\$2,000	\$3.00	\$4.60	\$8.40	\$13.40	\$23.00	\$30.00	\$42.60	\$54.80	\$43.00	\$28.60	\$21.00
\$42,000	\$2,100	\$3.15	\$4.83	\$8.82	\$14.07	\$24.15	\$31.50	\$44.73	\$57.54	\$45.15	\$30.03	\$22.05
\$44,000	\$2,200	\$3.30	\$5.06	\$9.24	\$14.74	\$25.30	\$33.00	\$46.86	\$60.28	\$47.30	\$31.46	\$23.10
\$46,000	\$2,300	\$3.45	\$5.29	\$9.66	\$15.41	\$26.45	\$34.50	\$48.99	\$63.02	\$49.45	\$32.89	\$24.15
\$48,000	\$2,400	\$3.60	\$5.52	\$10.08	\$16.08	\$27.60	\$36.00	\$51.12	\$65.76	\$51.60	\$34.32	\$25.20
\$50,000	\$2,500	\$3.75	\$5.75	\$10.50	\$16.75	\$28.75	\$37.50	\$53.25	\$68.50	\$53.75	\$35.75	\$26.25
\$52,000	\$2,600	\$3.90	\$5.98	\$10.92	\$17.42	\$29.90	\$39.00	\$55.38	\$71.24	\$55.90	\$37.18	\$27.30
\$54,000	\$2,700	\$4.05	\$6.21	\$11.34	\$18.09	\$31.05	\$40.50	\$57.51	\$73.98	\$58.05	\$38.61	\$28.35
\$56,000	\$2,800	\$4.20	\$6.44	\$11.76	\$18.76	\$32.20	\$42.00	\$59.64	\$76.72	\$60.20	\$40.04	\$29.40
\$58,000	\$2,900	\$4.35	\$6.67	\$12.18	\$19.43	\$33.35	\$43.50	\$61.77	\$79.46	\$62.35	\$41.47	\$30.45
\$60,000	\$3,000	\$4.50	\$6.90	\$12.60	\$20.10	\$34.50	\$45.00	\$63.90	\$82.20	\$64.50	\$42.90	\$31.50
\$62,000	\$3,100	\$4.65	\$7.13	\$13.02	\$20.77	\$35.65	\$46.50	\$66.03	\$84.94	\$66.65	\$44.33	\$32.55
\$64,000	\$3,200	\$4.80	\$7.36	\$13.44	\$21.44	\$36.80	\$48.00	\$68.16	\$87.68	\$68.80	\$45.76	\$33.60
\$66,000	\$3,300	\$4.95	\$7.59	\$13.86	\$22.11	\$37.95	\$49.50	\$70.29	\$90.42	\$70.95	\$47.19	\$34.65
\$68,000	\$3,400	\$5.10	\$7.82	\$14.28	\$22.78	\$39.10	\$51.00	\$72.42	\$93.16	\$73.10	\$48.62	\$35.70
\$70,000	\$3,500	\$5.25	\$8.05	\$14.70	\$23.45	\$40.25	\$52.50	\$74.55	\$95.90	\$75.25	\$50.05	\$36.75
\$72,000	\$3,600	\$5.40	\$8.28	\$15.12	\$24.12	\$41.40	\$54.00	\$76.68	\$98.64	\$77.40	\$51.48	\$37.80
\$74,000	\$3,700	\$5.55	\$8.51	\$15.54	\$24.79	\$42.55	\$55.50	\$78.81	\$101.38	\$79.55	\$52.91	\$38.85

Annual Earnings	Monthly Benefit Amount	Age to 24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$76,000	\$3,800	\$5.70	\$8.74	\$15.96	\$25.46	\$43.70	\$57.00	\$80.94	\$104.12	\$81.70	\$54.34	\$39.90
\$78,000	\$3,900	\$5.85	\$8.97	\$16.38	\$26.13	\$44.85	\$58.50	\$83.07	\$106.86	\$83.85	\$55.77	\$40.95
\$80,000	\$4,000	\$6.00	\$9.20	\$16.80	\$26.80	\$46.00	\$60.00	\$85.20	\$109.60	\$86.00	\$57.20	\$42.00
\$82,000	\$4,100	\$6.15	\$9.43	\$17.22	\$27.47	\$47.15	\$61.50	\$87.33	\$112.34	\$88.15	\$58.63	\$43.05
\$84,000	\$4,200	\$6.30	\$9.66	\$17.64	\$28.14	\$48.30	\$63.00	\$89.46	\$115.08	\$90.30	\$60.06	\$44.10
\$86,000	\$4,300	\$6.45	\$9.89	\$18.06	\$28.81	\$49.45	\$64.50	\$91.59	\$117.82	\$92.45	\$61.49	\$45.15
\$88,000	\$4,400	\$6.60	\$10.12	\$18.48	\$29.48	\$50.60	\$66.00	\$93.72	\$120.56	\$94.60	\$62.92	\$46.20
\$90,000	\$4,500	\$6.75	\$10.35	\$18.90	\$30.15	\$51.75	\$67.50	\$95.85	\$123.30	\$96.75	\$64.35	\$47.25
\$92,000	\$4,600	\$6.90	\$10.58	\$19.32	\$30.82	\$52.90	\$69.00	\$97.98	\$126.04	\$98.90	\$65.78	\$48.30
\$94,000	\$4,700	\$7.05	\$10.81	\$19.74	\$31.49	\$54.05	\$70.50	\$100.11	\$128.78	\$101.05	\$67.21	\$49.35
\$96,000	\$4,800	\$7.20	\$11.04	\$20.16	\$32.16	\$55.20	\$72.00	\$102.24	\$131.52	\$103.20	\$68.64	\$50.40
\$98,000	\$4,900	\$7.35	\$11.27	\$20.58	\$32.83	\$56.35	\$73.50	\$104.37	\$134.26	\$105.35	\$70.07	\$51.45
\$100,000	\$5,000	\$7.50	\$11.50	\$21.00	\$33.50	\$57.50	\$75.00	\$106.50	\$137.00	\$107.50	\$71.50	\$52.50
\$102,000	\$5,100	\$7.65	\$11.73	\$21.42	\$34.17	\$58.65	\$76.50	\$108.63	\$139.74	\$109.65	\$72.93	\$53.55
\$104,000	\$5,200	\$7.80	\$11.96	\$21.84	\$34.84	\$59.80	\$78.00	\$110.76	\$142.48	\$111.80	\$74.36	\$54.60
\$106,000	\$5,300	\$7.95	\$12.19	\$22.26	\$35.51	\$60.95	\$79.50	\$112.89	\$145.22	\$113.95	\$75.79	\$55.65
\$108,000	\$5,400	\$8.10	\$12.42	\$22.68	\$36.18	\$62.10	\$81.00	\$115.02	\$147.96	\$116.10	\$77.22	\$56.70
\$110,000	\$5,500	\$8.25	\$12.65	\$23.10	\$36.85	\$63.25	\$82.50	\$117.15	\$150.70	\$118.25	\$78.65	\$57.75
\$112,000	\$5,600	\$8.40	\$12.88	\$23.52	\$37.52	\$64.40	\$84.00	\$119.28	\$153.44	\$120.40	\$80.08	\$58.80
\$114,000	\$5,700	\$8.55	\$13.11	\$23.94	\$38.19	\$65.55	\$85.50	\$121.41	\$156.18	\$122.55	\$81.51	\$59.85
\$116,000	\$5,800	\$8.70	\$13.34	\$24.36	\$38.86	\$66.70	\$87.00	\$123.54	\$158.92	\$124.70	\$82.94	\$60.90
\$118,000	\$5,900	\$8.85	\$13.57	\$24.78	\$39.53	\$67.85	\$88.50	\$125.67	\$161.66	\$126.85	\$84.37	\$61.95
\$120,000	\$6,000	\$9.00	\$13.80	\$25.20	\$40.20	\$69.00	\$90.00	\$127.80	\$164.40	\$129.00	\$85.80	\$63.00
\$122,000	\$6,100	\$9.15	\$14.03	\$25.62	\$40.87	\$70.15	\$91.50	\$129.93	\$167.14	\$131.15	\$87.23	\$64.05
\$124,000	\$6,200	\$9.30	\$14.26	\$26.04	\$41.54	\$71.30	\$93.00	\$132.06	\$169.88	\$133.30	\$88.66	\$65.10
\$126,000	\$6,300	\$9.45	\$14.49	\$26.46	\$42.21	\$72.45	\$94.50	\$134.19	\$172.62	\$135.45	\$90.09	\$66.15
\$128,000	\$6,400	\$9.60	\$14.72	\$26.88	\$42.88	\$73.60	\$96.00	\$136.32	\$175.36	\$137.60	\$91.52	\$67.20
\$130,000	\$6,500	\$9.75	\$14.95	\$27.30	\$43.55	\$74.75	\$97.50	\$138.45	\$178.10	\$139.75	\$92.95	\$68.25
\$132,000	\$6,600	\$9.90	\$15.18	\$27.72	\$44.22	\$75.90	\$99.00	\$140.58	\$180.84	\$141.90	\$94.38	\$69.30
\$134,000	\$6,700	\$10.05	\$15.41	\$28.14	\$44.89	\$77.05	\$100.50	\$142.71	\$183.58	\$144.05	\$95.81	\$70.35
\$136,000	\$6,800	\$10.20	\$15.64	\$28.56	\$45.56	\$78.20	\$102.00	\$144.84	\$186.32	\$146.20	\$97.24	\$71.40
\$138,000	\$6,900	\$10.35	\$15.87	\$28.98	\$46.23	\$79.35	\$103.50	\$146.97	\$189.06	\$148.35	\$98.67	\$72.45
\$140,000	\$7,000	\$10.50	\$16.10	\$29.40	\$46.90	\$80.50	\$105.00	\$149.10	\$191.80	\$150.50	\$100.10	\$73.50
\$142,000	\$7,100	\$10.65	\$16.33	\$29.82	\$47.57	\$81.65	\$106.50	\$151.23	\$194.54	\$152.65	\$101.53	\$74.55
\$144,000	\$7,200	\$10.80	\$16.56	\$30.24	\$48.24	\$82.80	\$108.00	\$153.36	\$197.28	\$154.80	\$102.96	\$75.60
\$146,000	\$7,300	\$10.95	\$16.79	\$30.66	\$48.91	\$83.95	\$109.50	\$155.49	\$200.02	\$156.95	\$104.39	\$76.65
\$148,000	\$7,400	\$11.10	\$17.02	\$31.08	\$49.58	\$85.10	\$111.00	\$157.62	\$202.76	\$159.10	\$105.82	\$77.70
\$150,000	\$7,500	\$11.25	\$17.25	\$31.50	\$50.25	\$86.25	\$112.50	\$159.75	\$205.50	\$161.25	\$107.25	\$78.75