

Voluntary Long Term Disability Premiums

Designed for the Employees of Town of Wayland - 90 EP
(Class 1: All Full-time Active Employees)

Effective Date: November 01, 2018

Maximum Benefit:

60% of base monthly earnings (rounded to the next \$1) to a maximum of \$6,000 elected in increments of \$100.

Employee Weekly Premium** - Long Term Disability

Age	Monthly Rate per \$100 Monthly Benefit	\$100	\$200	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000
Under 25	\$0.250	\$0.06	\$0.12	\$0.18	\$0.24	\$0.29	\$0.35	\$0.41	\$0.47	\$0.52	\$0.58
25-29	\$0.326	\$0.08	\$0.16	\$0.23	\$0.31	\$0.38	\$0.46	\$0.53	\$0.61	\$0.68	\$0.76
30-34	\$0.490	\$0.12	\$0.23	\$0.34	\$0.46	\$0.57	\$0.68	\$0.80	\$0.91	\$1.02	\$1.14
35-39	\$0.643	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.04	\$1.19	\$1.34	\$1.49
40-44	\$0.797	\$0.19	\$0.37	\$0.56	\$0.74	\$0.92	\$1.11	\$1.29	\$1.48	\$1.66	\$1.84
45-49	\$1.085	\$0.26	\$0.51	\$0.76	\$1.01	\$1.26	\$1.51	\$1.76	\$2.01	\$2.26	\$2.51
50-54	\$1.402	\$0.33	\$0.65	\$0.98	\$1.30	\$1.62	\$1.95	\$2.27	\$2.59	\$2.92	\$3.24
55-59	\$1.709	\$0.40	\$0.79	\$1.19	\$1.58	\$1.98	\$2.37	\$2.77	\$3.16	\$3.55	\$3.95
60-64	\$1.853	\$0.43	\$0.86	\$1.29	\$1.72	\$2.14	\$2.57	\$3.00	\$3.43	\$3.85	\$4.28
65 & Over	\$1.853	\$0.43	\$0.86	\$1.29	\$1.72	\$2.14	\$2.57	\$3.00	\$3.43	\$3.85	\$4.28

Age	Monthly Rate per \$100 Monthly Benefit	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
Under 25	\$0.250	\$0.64	\$0.70	\$0.75	\$0.81	\$0.87	\$0.93	\$0.99	\$1.04	\$1.10	\$1.16
25-29	\$0.326	\$0.83	\$0.91	\$0.98	\$1.06	\$1.13	\$1.21	\$1.28	\$1.36	\$1.43	\$1.51
30-34	\$0.490	\$1.25	\$1.36	\$1.47	\$1.59	\$1.70	\$1.81	\$1.93	\$2.04	\$2.15	\$2.27
35-39	\$0.643	\$1.64	\$1.79	\$1.93	\$2.08	\$2.23	\$2.38	\$2.53	\$2.68	\$2.82	\$2.97
40-44	\$0.797	\$2.03	\$2.21	\$2.40	\$2.58	\$2.76	\$2.95	\$3.13	\$3.32	\$3.50	\$3.68
45-49	\$1.085	\$2.76	\$3.01	\$3.26	\$3.51	\$3.76	\$4.01	\$4.26	\$4.51	\$4.76	\$5.01
50-54	\$1.402	\$3.56	\$3.89	\$4.21	\$4.53	\$4.86	\$5.18	\$5.51	\$5.83	\$6.15	\$6.48
55-59	\$1.709	\$4.34	\$4.74	\$5.13	\$5.53	\$5.92	\$6.32	\$6.71	\$7.10	\$7.50	\$7.89
60-64	\$1.853	\$4.71	\$5.14	\$5.56	\$5.99	\$6.42	\$6.85	\$7.27	\$7.70	\$8.13	\$8.56
65 & Over	\$1.853	\$4.71	\$5.14	\$5.56	\$5.99	\$6.42	\$6.85	\$7.27	\$7.70	\$8.13	\$8.56

Attained Age Premiums

The premium for your coverage is paid by you. Premium rates for Employees are based on the Employee's age at the time of enrollment and change as the Employee reaches the next age band. After the initial rate guarantee period, the group is subject to an annual review and possible rate changes.

Definition of Earnings

Earnings means your gross income from your employer in effect just prior to your date of disability. It includes your total income before taxes and any deductions for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, or any other extra compensation or income received from sources other than your employer.

Offsets at Time of Claim

Benefits may be reduced by payment under Worker's Compensation law, occupational disease law, or similar law, group insurance, SSA, State or Federal Disability, pension, salary or wage continuance plans, and Federal old age benefits.

Rates are effective as of the date shown above. Disability policies are underwritten by Boston Mutual Life Insurance Company under Policy form BML GDP 5/10, subject to state availability. Product offerings may vary depending on state laws and regulations. Policies have exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to the policy document or contact your benefits administrator.

***Premiums shown above are based on current monthly rates and may vary from billed and/or deducted premiums.*

Voluntary Long Term Disability Premiums

Designed for the Employees of Town of Wayland - 90 EP
(Class 1: All Full-time Active Employees)

Effective Date: November 01, 2018

Maximum Benefit:

60% of base monthly earnings (rounded to the next \$1) to a maximum of \$6,000 elected in increments of \$100.

Employee Weekly Premium** - Long Term Disability

Age	Monthly Rate per \$100 Monthly Benefit	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000
Under 25	\$0.250	\$1.22	\$1.27	\$1.33	\$1.39	\$1.45	\$1.50	\$1.56	\$1.62	\$1.68	\$1.74
25-29	\$0.326	\$1.58	\$1.66	\$1.74	\$1.81	\$1.89	\$1.96	\$2.04	\$2.11	\$2.19	\$2.26
30-34	\$0.490	\$2.38	\$2.49	\$2.61	\$2.72	\$2.83	\$2.94	\$3.06	\$3.17	\$3.28	\$3.40
35-39	\$0.643	\$3.12	\$3.27	\$3.42	\$3.57	\$3.71	\$3.86	\$4.01	\$4.16	\$4.31	\$4.46
40-44	\$0.797	\$3.87	\$4.05	\$4.24	\$4.42	\$4.60	\$4.79	\$4.97	\$5.15	\$5.34	\$5.52
45-49	\$1.085	\$5.26	\$5.51	\$5.76	\$6.01	\$6.26	\$6.51	\$6.77	\$7.02	\$7.27	\$7.52
50-54	\$1.402	\$6.80	\$7.12	\$7.45	\$7.77	\$8.09	\$8.42	\$8.74	\$9.06	\$9.39	\$9.71
55-59	\$1.709	\$8.29	\$8.68	\$9.08	\$9.47	\$9.86	\$10.26	\$10.65	\$11.05	\$11.44	\$11.84
60-64	\$1.853	\$8.98	\$9.41	\$9.84	\$10.27	\$10.70	\$11.12	\$11.55	\$11.98	\$12.41	\$12.83
65 & Over	\$1.853	\$8.98	\$9.41	\$9.84	\$10.27	\$10.70	\$11.12	\$11.55	\$11.98	\$12.41	\$12.83

Age	Monthly Rate per \$100 Monthly Benefit	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000
Under 25	\$0.250	\$1.79	\$1.85	\$1.91	\$1.97	\$2.02	\$2.08	\$2.14	\$2.20	\$2.25	\$2.31
25-29	\$0.326	\$2.34	\$2.41	\$2.49	\$2.56	\$2.64	\$2.71	\$2.79	\$2.86	\$2.94	\$3.01
30-34	\$0.490	\$3.51	\$3.62	\$3.74	\$3.85	\$3.96	\$4.08	\$4.19	\$4.30	\$4.41	\$4.53
35-39	\$0.643	\$4.60	\$4.75	\$4.90	\$5.05	\$5.20	\$5.35	\$5.50	\$5.64	\$5.79	\$5.94
40-44	\$0.797	\$5.71	\$5.89	\$6.07	\$6.26	\$6.44	\$6.63	\$6.81	\$6.99	\$7.18	\$7.36
45-49	\$1.085	\$7.77	\$8.02	\$8.27	\$8.52	\$8.77	\$9.02	\$9.27	\$9.52	\$9.77	\$10.02
50-54	\$1.402	\$10.03	\$10.36	\$10.68	\$11.01	\$11.33	\$11.65	\$11.98	\$12.30	\$12.62	\$12.95
55-59	\$1.709	\$12.23	\$12.63	\$13.02	\$13.41	\$13.81	\$14.20	\$14.60	\$14.99	\$15.39	\$15.78
60-64	\$1.853	\$13.26	\$13.69	\$14.12	\$14.54	\$14.97	\$15.40	\$15.83	\$16.25	\$16.68	\$17.11
65 & Over	\$1.853	\$13.26	\$13.69	\$14.12	\$14.54	\$14.97	\$15.40	\$15.83	\$16.25	\$16.68	\$17.11

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Offsets at Time of Claim

Benefits may be reduced by payment under Worker's Compensation law, occupational disease law, or similar law, group insurance, SSA, State or Federal Disability, pension, salary or wage continuance plans, and Federal old age benefits.

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Employee Weekly Premium** - Long Term Disability

Age	Monthly Rate per \$100 Monthly Benefit	\$4,100	\$4,200	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000
Under 25	\$0.250	\$2.37	\$2.43	\$2.49	\$2.54	\$2.60	\$2.66	\$2.72	\$2.77	\$2.83	\$2.89
25-29	\$0.326	\$3.09	\$3.16	\$3.24	\$3.32	\$3.39	\$3.47	\$3.54	\$3.62	\$3.69	\$3.77
30-34	\$0.490	\$4.64	\$4.75	\$4.87	\$4.98	\$5.09	\$5.21	\$5.32	\$5.43	\$5.55	\$5.66
35-39	\$0.643	\$6.09	\$6.24	\$6.39	\$6.53	\$6.68	\$6.83	\$6.98	\$7.13	\$7.28	\$7.42
40-44	\$0.797	\$7.55	\$7.73	\$7.91	\$8.10	\$8.28	\$8.47	\$8.65	\$8.83	\$9.02	\$9.20
45-49	\$1.085	\$10.27	\$10.52	\$10.77	\$11.02	\$11.27	\$11.52	\$11.77	\$12.02	\$12.27	\$12.52
50-54	\$1.402	\$13.27	\$13.59	\$13.92	\$14.24	\$14.56	\$14.89	\$15.21	\$15.53	\$15.86	\$16.18
55-59	\$1.709	\$16.17	\$16.57	\$16.96	\$17.36	\$17.75	\$18.15	\$18.54	\$18.94	\$19.33	\$19.72
60-64	\$1.853	\$17.54	\$17.96	\$18.39	\$18.82	\$19.25	\$19.68	\$20.10	\$20.53	\$20.96	\$21.39
65 & Over	\$1.853	\$17.54	\$17.96	\$18.39	\$18.82	\$19.25	\$19.68	\$20.10	\$20.53	\$20.96	\$21.39

Age	Monthly Rate per \$100 Monthly Benefit	\$5,100	\$5,200	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000
Under 25	\$0.250	\$2.95	\$3.00	\$3.06	\$3.12	\$3.18	\$3.24	\$3.29	\$3.35	\$3.41	\$3.47
25-29	\$0.326	\$3.84	\$3.92	\$3.99	\$4.07	\$4.14	\$4.22	\$4.29	\$4.37	\$4.44	\$4.52
30-34	\$0.490	\$5.77	\$5.88	\$6.00	\$6.11	\$6.22	\$6.34	\$6.45	\$6.56	\$6.68	\$6.79
35-39	\$0.643	\$7.57	\$7.72	\$7.87	\$8.02	\$8.17	\$8.31	\$8.46	\$8.61	\$8.76	\$8.91
40-44	\$0.797	\$9.39	\$9.57	\$9.75	\$9.94	\$10.12	\$10.30	\$10.49	\$10.67	\$10.86	\$11.04
45-49	\$1.085	\$12.77	\$13.02	\$13.28	\$13.53	\$13.78	\$14.03	\$14.28	\$14.53	\$14.78	\$15.03
50-54	\$1.402	\$16.51	\$16.83	\$17.15	\$17.48	\$17.80	\$18.12	\$18.45	\$18.77	\$19.09	\$19.42
55-59	\$1.709	\$20.12	\$20.51	\$20.91	\$21.30	\$21.70	\$22.09	\$22.48	\$22.88	\$23.27	\$23.67
60-64	\$1.853	\$21.81	\$22.24	\$22.67	\$23.10	\$23.52	\$23.95	\$24.38	\$24.81	\$25.23	\$25.66
65 & Over	\$1.853	\$21.81	\$22.24	\$22.67	\$23.10	\$23.52	\$23.95	\$24.38	\$24.81	\$25.23	\$25.66

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