

Plan Highlights

Voluntary Group Long Term Disability Insurance



City of Flagstaff

COVERAGE

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 and continue while you are disabled up to the maximum benefit duration.

ELIGIBILITY

Each Active, Full-time employee working 20 or more hours per week, and earning an annual salary of at least \$15,000, except any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

You may elect a monthly benefit in increments of \$100, from a minimum of \$500 up to a maximum benefit of \$5,000 per month, not to exceed 60% of your covered earnings (rounded to the next lower increment).

ELIMINATION PERIOD

180 consecutive days of total disability

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of: Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement Duration of Benefits

61 or less	to age 65
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 or more	1 year

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

RATES

See attached Rate Sheet.

FEATURES

- FMLA Continuation
- Limited Benefit Period for Other Specific Conditions – 24 months
- Mental/Nervous Illness Limitation – 24 month out-patient
- Minimum Benefit Payable – \$50
- Own Occupation Coverage – 24 months
- Pre-Existing Condition Limitation – 3/12
- Residual and Partial Disability
- Specific Indemnity Benefit
- Substance Abuse Limitation – 24 months
- Survivor Benefit – 3 months
- Work Incentive & Child Care provisions

VALUE ADDED SERVICES

- Travel Assistance Service

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; injury or sickness occurring while confined in any penal or correctional institution.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6564, et al.

**Reliance Standard Voluntary Plans
Voluntary Group Long Term Disability Insurance
Premium Table
Plan Holder: City of Flagstaff**

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$5,000 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.

Employee Semi-Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	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	\$0.33	\$0.33	\$0.55	\$0.98	\$1.58	\$2.70	\$3.53	\$5.00	\$6.43	\$4.98	\$3.35	\$2.45
\$15,000	\$600	\$0.39	\$0.39	\$0.66	\$1.17	\$1.89	\$3.24	\$4.23	\$6.00	\$7.71	\$5.97	\$4.02	\$2.94
\$15,000	\$700	\$0.46	\$0.46	\$0.77	\$1.37	\$2.21	\$3.78	\$4.94	\$7.00	\$9.00	\$6.97	\$4.69	\$3.43
\$16,000	\$800	\$0.52	\$0.52	\$0.88	\$1.56	\$2.52	\$4.32	\$5.64	\$8.00	\$10.28	\$7.96	\$5.36	\$3.92
\$18,000	\$900	\$0.59	\$0.59	\$0.99	\$1.76	\$2.84	\$4.86	\$6.35	\$9.00	\$11.57	\$8.96	\$6.03	\$4.41
\$20,000	\$1,000	\$0.65	\$0.65	\$1.10	\$1.95	\$3.15	\$5.40	\$7.05	\$10.00	\$12.85	\$9.95	\$6.70	\$4.90
\$22,000	\$1,100	\$0.72	\$0.72	\$1.21	\$2.15	\$3.47	\$5.94	\$7.76	\$11.00	\$14.14	\$10.95	\$7.37	\$5.39
\$24,000	\$1,200	\$0.78	\$0.78	\$1.32	\$2.34	\$3.78	\$6.48	\$8.46	\$12.00	\$15.42	\$11.94	\$8.04	\$5.88
\$26,000	\$1,300	\$0.85	\$0.85	\$1.43	\$2.54	\$4.10	\$7.02	\$9.17	\$13.00	\$16.71	\$12.94	\$8.71	\$6.37
\$28,000	\$1,400	\$0.91	\$0.91	\$1.54	\$2.73	\$4.41	\$7.56	\$9.87	\$14.00	\$17.99	\$13.93	\$9.38	\$6.86
\$30,000	\$1,500	\$0.98	\$0.98	\$1.65	\$2.93	\$4.73	\$8.10	\$10.58	\$15.00	\$19.28	\$14.93	\$10.05	\$7.35
\$32,000	\$1,600	\$1.04	\$1.04	\$1.76	\$3.12	\$5.04	\$8.64	\$11.28	\$16.00	\$20.56	\$15.92	\$10.72	\$7.84
\$34,000	\$1,700	\$1.11	\$1.11	\$1.87	\$3.32	\$5.36	\$9.18	\$11.99	\$17.00	\$21.85	\$16.92	\$11.39	\$8.33
\$36,000	\$1,800	\$1.17	\$1.17	\$1.98	\$3.51	\$5.67	\$9.72	\$12.69	\$18.00	\$23.13	\$17.91	\$12.06	\$8.82
\$38,000	\$1,900	\$1.24	\$1.24	\$2.09	\$3.71	\$5.99	\$10.26	\$13.40	\$19.00	\$24.42	\$18.91	\$12.73	\$9.31
\$40,000	\$2,000	\$1.30	\$1.30	\$2.20	\$3.90	\$6.30	\$10.80	\$14.10	\$20.00	\$25.70	\$19.90	\$13.40	\$9.80
\$42,000	\$2,100	\$1.37	\$1.37	\$2.31	\$4.10	\$6.62	\$11.34	\$14.81	\$21.00	\$26.99	\$20.90	\$14.07	\$10.29
\$44,000	\$2,200	\$1.43	\$1.43	\$2.42	\$4.29	\$6.93	\$11.88	\$15.51	\$22.00	\$28.27	\$21.89	\$14.74	\$10.78
\$46,000	\$2,300	\$1.50	\$1.50	\$2.53	\$4.49	\$7.25	\$12.42	\$16.22	\$23.00	\$29.56	\$22.89	\$15.41	\$11.27
\$48,000	\$2,400	\$1.56	\$1.56	\$2.64	\$4.68	\$7.56	\$12.96	\$16.92	\$24.00	\$30.84	\$23.88	\$16.08	\$11.76
\$50,000	\$2,500	\$1.63	\$1.63	\$2.75	\$4.88	\$7.88	\$13.50	\$17.63	\$25.00	\$32.13	\$24.88	\$16.75	\$12.25
\$52,000	\$2,600	\$1.69	\$1.69	\$2.86	\$5.07	\$8.19	\$14.04	\$18.33	\$26.00	\$33.41	\$25.87	\$17.42	\$12.74
\$54,000	\$2,700	\$1.76	\$1.76	\$2.97	\$5.27	\$8.51	\$14.58	\$19.04	\$27.00	\$34.70	\$26.87	\$18.09	\$13.23
\$56,000	\$2,800	\$1.82	\$1.82	\$3.08	\$5.46	\$8.82	\$15.12	\$19.74	\$28.00	\$35.98	\$27.86	\$18.76	\$13.72
\$58,000	\$2,900	\$1.89	\$1.89	\$3.19	\$5.66	\$9.14	\$15.66	\$20.45	\$29.00	\$37.27	\$28.86	\$19.43	\$14.21
\$60,000	\$3,000	\$1.95	\$1.95	\$3.30	\$5.85	\$9.45	\$16.20	\$21.15	\$30.00	\$38.55	\$29.85	\$20.10	\$14.70
\$62,000	\$3,100	\$2.02	\$2.02	\$3.41	\$6.05	\$9.77	\$16.74	\$21.86	\$31.00	\$39.84	\$30.85	\$20.77	\$15.19
\$64,000	\$3,200	\$2.08	\$2.08	\$3.52	\$6.24	\$10.08	\$17.28	\$22.56	\$32.00	\$41.12	\$31.84	\$21.44	\$15.68
\$66,000	\$3,300	\$2.15	\$2.15	\$3.63	\$6.44	\$10.40	\$17.82	\$23.27	\$33.00	\$42.41	\$32.84	\$22.11	\$16.17
\$68,000	\$3,400	\$2.21	\$2.21	\$3.74	\$6.63	\$10.71	\$18.36	\$23.97	\$34.00	\$43.69	\$33.83	\$22.78	\$16.66
\$70,000	\$3,500	\$2.28	\$2.28	\$3.85	\$6.83	\$11.03	\$18.90	\$24.68	\$35.00	\$44.98	\$34.83	\$23.45	\$17.15
\$72,000	\$3,600	\$2.34	\$2.34	\$3.96	\$7.02	\$11.34	\$19.44	\$25.38	\$36.00	\$46.26	\$35.82	\$24.12	\$17.64
\$74,000	\$3,700	\$2.41	\$2.41	\$4.07	\$7.22	\$11.66	\$19.98	\$26.09	\$37.00	\$47.55	\$36.82	\$24.79	\$18.13

Employee Semi-Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	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	\$2.47	\$2.47	\$4.18	\$7.41	\$11.97	\$20.52	\$26.79	\$38.00	\$48.83	\$37.81	\$25.46	\$18.62
\$78,000	\$3,900	\$2.54	\$2.54	\$4.29	\$7.61	\$12.29	\$21.06	\$27.50	\$39.00	\$50.12	\$38.81	\$26.13	\$19.11
\$80,000	\$4,000	\$2.60	\$2.60	\$4.40	\$7.80	\$12.60	\$21.60	\$28.20	\$40.00	\$51.40	\$39.80	\$26.80	\$19.60
\$82,000	\$4,100	\$2.67	\$2.67	\$4.51	\$8.00	\$12.92	\$22.14	\$28.91	\$41.00	\$52.69	\$40.80	\$27.47	\$20.09
\$84,000	\$4,200	\$2.73	\$2.73	\$4.62	\$8.19	\$13.23	\$22.68	\$29.61	\$42.00	\$53.97	\$41.79	\$28.14	\$20.58
\$86,000	\$4,300	\$2.80	\$2.80	\$4.73	\$8.39	\$13.55	\$23.22	\$30.32	\$43.00	\$55.26	\$42.79	\$28.81	\$21.07
\$88,000	\$4,400	\$2.86	\$2.86	\$4.84	\$8.58	\$13.86	\$23.76	\$31.02	\$44.00	\$56.54	\$43.78	\$29.48	\$21.56
\$90,000	\$4,500	\$2.93	\$2.93	\$4.95	\$8.78	\$14.18	\$24.30	\$31.73	\$45.00	\$57.83	\$44.78	\$30.15	\$22.05
\$92,000	\$4,600	\$2.99	\$2.99	\$5.06	\$8.97	\$14.49	\$24.84	\$32.43	\$46.00	\$59.11	\$45.77	\$30.82	\$22.54
\$94,000	\$4,700	\$3.06	\$3.06	\$5.17	\$9.17	\$14.81	\$25.38	\$33.14	\$47.00	\$60.40	\$46.77	\$31.49	\$23.03
\$96,000	\$4,800	\$3.12	\$3.12	\$5.28	\$9.36	\$15.12	\$25.92	\$33.84	\$48.00	\$61.68	\$47.76	\$32.16	\$23.52
\$98,000	\$4,900	\$3.19	\$3.19	\$5.39	\$9.56	\$15.44	\$26.46	\$34.55	\$49.00	\$62.97	\$48.76	\$32.83	\$24.01
\$100,000	\$5,000	\$3.25	\$3.25	\$5.50	\$9.75	\$15.75	\$27.00	\$35.25	\$50.00	\$64.25	\$49.75	\$33.50	\$24.50