

HERITAGE BENEFITS

Voluntary Long-Term Disability

Voluntary Long-Term Disability insurance is a new offering through Guardian. This benefit provides off the job coverage for accident and injury. Voluntary Long-Term Disability benefit replaces a portion of your pre-disability earnings, less any offsets from other disability programs or social security payments.

The benefit amount is 60% of your pre-disability monthly earnings; subject to the plan's maximum monthly benefit of \$6,000.

When do benefits begin and how long do they continue? Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. The elimination period is 180 days. This benefit has a 24-month own occupation period and a maximum of a 5-year benefit duration. Please note that this plan has a pre-existing condition clause.

Age Brackets	Cost per \$100 of Coverage
Under 24	\$0.091
25-29	\$0.170
30-34	\$0.308
35-39	\$0.449
40-44	\$0.622
45-49	\$0.889
50-54	\$1.350
55-59	\$2.050
60-64	\$2.080
65-69	\$2.080
70+	\$2.080

MONTHLY PREMIUM EXAMPLE

Annual Salary \$35,000

Monthly Salary \$2,916.67

Age 35

Premium Calculation

$(\$2,916.67 \times .449) / 100 = \13.10 or

\$6.55 per pay period