

# Group voluntary disability insurance

## Premium rate and coverage options <sup>1</sup>

**Employee group voluntary disability coverage options and rates (Rates available until 4/1/09)**

	Age Band	Rates Per \$100 of Covered Monthly Covered Earnings						Percentage of covered monthly earnings <sup>2</sup>	Maximum monthly benefit	Elimination period	Maximum benefit duration	Pre-existing condition period <sup>3</sup>
		<40	40-44	45-49	50-54	55-59	60+					
<b>Short term disability options</b>	Option 1	0.69	0.98	1.41	1.99	2.61	3.08	60%	\$6,000	15 days	11 weeks	3/12
	Option 2	0.55	0.79	1.13	1.60	2.09	2.46	60%	\$6,000	30 days	9 weeks	3/12
<b>Long term disability options</b>	Option 3	0.59	1.01	1.44	2.11	2.83	3.33	60%	\$6,000	90 days	To age 65 if disabled before age 60	6/12/24
	Option 4	0.40	0.63	0.87	1.25	1.66	1.96	60%	\$6,000	90 days	5 years if disabled before age 61	6/12/24
<b>Medium term disability options</b>	Option 5	0.83	1.25	1.83	2.66	3.58	4.24	60%	\$6,000	30 days	2 years if disabled before age 68	6/12/24

**To estimate your monthly group disability insurance premium, complete the table below:**

<b>1. Enter the lesser of the employee's monthly salary or \$10,000</b>	= \$	_____
<b>2. Divide step number one by 100</b>	= \$	_____
<b>3. Enter the appropriate rate from "Age Band" on rate sheet</b>	= \$	_____
<b>4. Multiply step number two by step number three to find your monthly premium</b>	= \$	_____ + _____
<b>5. Estimated total monthly premium</b>	= \$	_____

For information on how to apply, contact Collateral Benefits Group, an AUL representative, at **1-866-322-2244**.

**Note:** This invitation to inquire allows interested employees an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between its effective date and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

- If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the insured is only entitled to the benefit level shown in the contract.
- Potential monthly benefits are reduced by other income benefits including but not limited to SSA benefits.
- Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to the effective date of the coverage. A pre-existing condition is a sickness or injury for which the insured received medical treatment, service, or incurred expenses prior to the insured's effective date.

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