

If you are unable to work due to a covered accident or illness, there is a Disability Plan that could pay your salary.

You have the choice of two plans:

Group Rates Long Term Disability Plan B or D
Plan B pays up to age 67 | Plan D pays up to 2 years

Annual Income	Monthly Benefits	Age < 30		30-39		40-49		50-59		60+	
		B	D	B	D	B	D	B	D	B	D
\$19,000	\$1,056	\$1.17	\$0.34	\$3.76	\$1.10	\$6.16	\$1.81	\$8.88	\$3.44	\$6.12	\$6.27
\$20,000	\$1,111	\$1.23	\$0.36	\$3.96	\$1.16	\$6.48	\$1.91	\$9.35	\$3.62	\$6.45	\$6.60
\$22,000	\$1,222	\$1.35	\$0.39	\$4.35	\$1.27	\$7.13	\$2.10	\$10.28	\$3.98	\$7.09	\$7.26
\$24,000	\$1,333	\$1.47	\$0.43	\$4.75	\$1.39	\$7.78	\$2.29	\$11.21	\$4.34	\$7.73	\$7.92
\$26,000	\$1,445	\$1.59	\$0.46	\$5.14	\$1.50	\$8.43	\$2.48	\$12.15	\$4.70	\$8.38	\$8.58
\$28,000	\$1,556	\$1.72	\$0.50	\$5.54	\$1.62	\$9.07	\$2.67	\$13.08	\$5.07	\$9.02	\$9.24
\$30,000	\$1,667	\$1.84	\$0.53	\$5.93	\$1.73	\$9.72	\$2.86	\$14.02	\$5.43	\$9.67	\$9.90
\$32,000	\$1,778	\$1.96	\$0.57	\$6.33	\$1.85	\$10.37	\$3.05	\$14.95	\$5.79	\$10.31	\$10.56
\$34,000	\$1,889	\$2.09	\$0.60	\$6.72	\$1.96	\$11.02	\$3.24	\$15.89	\$6.15	\$10.96	\$11.22
\$36,000	\$2,000	\$2.21	\$0.64	\$7.12	\$2.08	\$11.67	\$3.44	\$16.82	\$6.51	\$11.60	\$11.88
\$38,000	\$2,111	\$2.33	\$0.67	\$7.51	\$2.19	\$12.32	\$3.63	\$17.76	\$6.87	\$12.25	\$12.54
\$40,000	\$2,222	\$2.45	\$0.71	\$7.91	\$2.31	\$12.96	\$3.82	\$18.69	\$7.24	\$12.89	\$13.20
\$42,000	\$2,333	\$2.58	\$0.75	\$8.31	\$2.43	\$13.61	\$4.01	\$19.62	\$7.60	\$13.53	\$13.86
\$44,000	\$2,445	\$2.70	\$0.78	\$8.70	\$2.54	\$14.26	\$4.20	\$20.56	\$7.96	\$14.18	\$14.52
\$46,000	\$2,556	\$2.82	\$0.82	\$9.10	\$2.66	\$14.91	\$4.39	\$21.49	\$8.32	\$14.82	\$15.18
\$48,000	\$2,667	\$2.94	\$0.85	\$9.49	\$2.77	\$15.56	\$4.58	\$22.43	\$8.68	\$15.47	\$15.84
\$50,000	\$2,778	\$3.07	\$0.89	\$9.89	\$2.89	\$16.20	\$4.77	\$23.36	\$9.05	\$16.11	\$16.50
\$52,000	\$2,889	\$3.19	\$0.92	\$10.28	\$3.00	\$16.85	\$4.96	\$24.30	\$9.41	\$16.76	\$17.16
\$54,000	\$3,000	\$3.31	\$0.96	\$10.68	\$3.12	\$17.50	\$5.15	\$25.23	\$9.77	\$17.40	\$17.82
\$56,000	\$3,111	\$3.43	\$0.99	\$11.07	\$3.23	\$18.15	\$5.34	\$26.17	\$10.13	\$18.05	\$18.48
\$58,000	\$3,222	\$3.56	\$1.03	\$11.47	\$3.35	\$18.80	\$5.53	\$27.10	\$10.49	\$18.69	\$19.14
\$60,000	\$3,334	\$3.68	\$1.07	\$11.87	\$3.47	\$19.45	\$5.73	\$28.04	\$10.86	\$19.34	\$19.80
\$62,000	\$3,445	\$3.80	\$1.10	\$12.26	\$3.58	\$20.09	\$5.92	\$28.97	\$11.22	\$19.98	\$20.46
\$64,000	\$3,556	\$3.93	\$1.14	\$12.66	\$3.70	\$20.74	\$6.11	\$29.90	\$11.58	\$20.62	\$21.12
\$65,000	\$3,611	\$3.99	\$1.15	\$12.85	\$3.75	\$21.07	\$6.20	\$30.37	\$11.76	\$20.95	\$21.45
\$67,000	\$3,722	\$4.11	\$1.19	\$13.25	\$3.87	\$21.71	\$6.39	\$31.31	\$12.12	\$21.59	\$22.11
\$69,000	\$3,834	\$4.23	\$1.22	\$13.64	\$3.98	\$22.36	\$6.58	\$32.24	\$12.48	\$22.24	\$22.77
\$71,000	\$3,945	\$4.35	\$1.26	\$14.04	\$4.10	\$23.01	\$6.77	\$33.17	\$12.85	\$22.88	\$23.43
\$72,000	\$4,000	\$4.42	\$1.28	\$14.24	\$4.16	\$23.33	\$6.87	\$33.64	\$13.03	\$23.20	\$23.76

Rates shown are per 22 payroll deductions. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category. All birthdays and salary changes occur one time a year on January 1st.

Your premiums are determined by your age and current income, so rates will vary by the individual. You can take advantage of these very affordable group rates, and your premiums are conveniently paid through payroll deduction. In addition, any benefits you may receive may be tax-free (consult your Tax Advisor for further information).

13 Week Short Term Disability Flex
***Benefit Commencement Period: 8th Day and 30th Day**
Up to 3 Months Benefit

Annual Income	Weekly Benefits	Age < 35		35-49		50-59		60+	
		8	30	8	30	8	30	8	30
\$17,333 - \$25,999	\$200	\$21.66	\$14.83	\$14.57	\$7.71	\$16.78	\$7.86	\$20.35	\$4.39
\$26,000 - \$34,666	\$300	\$32.48	\$22.25	\$21.86	\$11.57	\$25.17	\$11.79	\$30.52	\$6.58
\$34,666 - \$43,333	\$400	\$43.31	\$29.67	\$29.15	\$15.43	\$33.55	\$15.71	\$40.69	\$8.78
\$43,333 - \$51,999	\$500	\$54.14	\$37.09	\$36.43	\$19.28	\$41.94	\$19.64	\$50.87	\$10.97
\$52,000 - \$60,666	\$600	\$64.97	\$44.50	\$43.72	\$23.14	\$50.33	\$23.57	\$61.04	\$13.17
\$60,666 - \$69,333	\$700	\$75.79	\$51.92	\$51.01	\$26.99	\$58.72	\$27.50	\$71.21	\$15.36
\$69,333 - \$77,999	\$800	\$86.62	\$59.34	\$58.29	\$30.85	\$67.11	\$31.43	\$81.39	\$17.56
\$78,000 - \$86,666	\$900	\$97.45	\$66.75	\$65.58	\$34.71	\$75.50	\$35.36	\$91.56	\$19.75
\$86,666 +	\$1,000	\$108.28	\$74.17	\$72.87	\$38.56	\$83.89	\$39.28	\$101.73	\$21.95

*Benefits for Accident or Illness will not start until after 8 or 30 days.

Rates shown are per 22 payroll deductions. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category.

¹The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries issuing company Hartford Life and Accident Insurance Company.

26 Week Short Term Disability Flex
***Benefit Commencement Period: 8th Day and 30th Day**
Up to 6 Months Benefit

Annual Income	Weekly Benefits	Age < 35		35-49		50-59		60+	
		8	30	8	30	8	30	8	30
\$17,333 - \$25,999	\$200	\$28.60	\$20.42	\$19.72	\$10.81	\$22.93	\$11.10	\$27.80	\$13.45
\$26,000 - \$34,666	\$300	\$42.91	\$30.63	\$29.58	\$16.22	\$34.40	\$16.66	\$41.69	\$20.17
\$34,666 - \$43,333	\$400	\$57.21	\$40.84	\$39.44	\$21.62	\$45.86	\$22.21	\$55.59	\$26.90
\$43,333 - \$51,999	\$500	\$71.51	\$51.05	\$49.30	\$27.03	\$57.33	\$27.76	\$69.49	\$33.62
\$52,000 - \$60,666	\$600	\$85.81	\$61.27	\$59.16	\$32.43	\$68.80	\$33.31	\$83.39	\$40.35
\$60,666 - \$69,333	\$700	\$100.12	\$71.48	\$69.02	\$37.84	\$80.26	\$38.87	\$97.29	\$47.07
\$69,333 - \$77,999	\$800	\$114.42	\$81.69	\$78.89	\$43.24	\$91.73	\$44.42	\$111.19	\$53.80
\$78,000 - \$86,666	\$900	\$128.72	\$91.90	\$88.75	\$48.65	\$103.19	\$49.97	\$125.08	\$60.52
\$86,666 +	\$1,000	\$143.02	\$102.11	\$98.61	\$54.06	\$114.66	\$55.52	\$138.98	\$67.24

*Benefits for Accident or Illness will not start until after 8 or 30 days.

Rates shown are per 22 payroll deductions. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category.

SUPPLEMENTAL LIFE PLANS

Employee Benefits: Increments of \$25,000 up to \$500,000

Guaranteed Issue Amount: \$100,000 Minimum Benefit: \$25,000 Maximum Benefit: \$500,000

Spouse Benefits: Increments of \$25,000 up to \$250,000

Guaranteed Issue Amount \$25,000 Minimum Benefit: \$25,000 Maximum Benefit: \$250,000

(Benefit not to exceed 100% of Employee Supplemental Life Benefit)

		Benefit Amounts	Age < 30	30-39	40-49	50-59	60-69	70+
Employee Benefits	Spouse Benefits	\$25,000	\$1.62	\$2.29	\$5.47	\$13.43	\$28.13	\$124.06
		\$50,000	\$3.25	\$4.58	\$10.94	\$26.87	\$56.27	\$248.13
		\$75,000	\$4.87	\$6.87	\$16.40	\$40.30	\$84.40	\$372.19
		\$100,000	\$6.49	\$9.16	\$21.87	\$53.73	\$112.53	\$496.25
		\$125,000	\$8.11	\$11.45	\$27.34	\$67.16	\$140.66	\$620.31
		\$150,000	\$9.74	\$13.74	\$32.81	\$80.60	\$168.80	\$744.38
		\$175,000	\$11.36	\$16.03	\$38.27	\$94.03	\$196.93	\$868.44
		\$200,000	\$12.98	\$18.32	\$43.74	\$107.46	\$225.06	\$992.50
		\$225,000	\$14.60	\$20.61	\$49.21	\$120.89	\$253.19	\$1,116.56
		\$250,000	\$16.23	\$22.90	\$54.68	\$134.33	\$281.33	\$1,240.63
		\$275,000	\$17.85	\$25.19	\$60.14	\$147.76	\$309.46	\$1,364.69
		\$300,000	\$19.47	\$27.48	\$65.61	\$161.19	\$337.59	\$1,488.75
		\$325,000	\$21.09	\$29.77	\$71.08	\$174.62	\$365.72	\$1,612.81
		\$350,000	\$22.72	\$32.06	\$76.55	\$188.06	\$393.86	\$1,736.88
		\$375,000	\$24.34	\$34.35	\$82.01	\$201.49	\$421.99	\$1,860.94
		\$400,000	\$25.96	\$36.64	\$87.48	\$214.92	\$450.12	\$1,985.00
		\$425,000	\$27.58	\$38.93	\$92.95	\$228.35	\$478.25	\$2,109.06
		\$450,000	\$29.21	\$41.22	\$98.42	\$241.79	\$506.39	\$2,233.13
\$475,000	\$32.13	\$45.34	\$108.26	\$265.96	\$557.02	\$2,456.44		
\$500,000	\$32.45	\$45.80	\$109.35	\$268.65	\$562.65	\$2,481.25		

Rates shown are per 22 payroll deductions. Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured Person and increase as you enter each new age category. Spouse coverage is based on employee's age, not the spouse.

Kids Pricing - Rate per \$1,000

15 Days to 6 Months: \$1,000

6 Months to 19 Years: \$5,000 or \$10,000

15 Days - 6 Months*	
Benefits	Bi-Weekly Rate
\$1,000	\$0.10

6 Months - 19 Years*	
Benefits	Bi-Weekly Rate
\$5,000	\$0.48
\$10,000	\$0.96

* Policy is convertible after 6 months or 19 years.
 Rates shown are per 22 payroll deductions.

Accidental Death and Dismemberment

Benefit Amounts	AD&D Employee	AD&D Family
\$25,000	\$0.49	\$0.81
\$50,000	\$0.98	\$1.61
\$75,000	\$1.47	\$2.42
\$100,000	\$1.96	\$3.22
\$125,000	\$2.45	\$4.03
\$150,000	\$2.94	\$4.83
\$175,000	\$3.43	\$5.64
\$200,000	\$3.92	\$6.44
\$225,000	\$4.41	\$7.25
\$250,000	\$4.90	\$8.05

Rates shown are per 22 payroll deductions.

Underwritten by: Hartford Life and
 Accident Insurance Company
 Simsbury, CT 06089

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