



Voluntary Long-Term Disability Percentage of Salary Program Premium Calculation City of Urbana - VF023387

Benefit Schedule

Benefit Percentage	60% of Basic Monthly Earnings*
Benefit Maximum	\$6,000
Maximum Monthly covered earnings	\$10,000
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Elimination Period	90 Days
Pre-Existing Conditions Limitation	12/12

*Basic Monthly Earnings/Insured Salary means the monthly compensation you earn from your normal occupation with your employer. It includes total income before taxes, including deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include earnings from bonuses, overtime pay or any other extra compensation other than commissions. Commissions will be averaged over the 12-month period prior to the date death or disability begins.

Monthly Rate per \$100 of Covered Payroll	
Age	Rate
Under 20	\$0.139
20-24	\$0.139
25-29	\$0.139
30-34	\$0.139
35-39	\$0.204
40-44	\$0.306
45-49	\$0.437
50-54	\$0.474
55-59	\$0.519
60-64	\$0.446
65+	\$0.609

Sample Premium Calculation

(Sample assumes a 30-year-old employee with \$2,500 in monthly earnings)

Monthly Earnings (maximum \$10,000)	x	Rate (from table above)	=	Amount ÷ 100	=	Monthly Premium	x 12 ÷ 24 =	Semi-Monthly Premium
\$2,500	x	\$0.139	=	\$347.50 ÷ 100	=	\$3.48	x 12 ÷ 24 =	\$1.74

Your Premium Calculation

(Enter your salary and the rate for your current age from the table above)

Monthly Earnings (maximum \$8,333)	x	Rate (from table above)	=	Amount ÷ 100	=	Monthly Premium	x 12 ÷ 24 =	Semi-Monthly Premium
\$	x	\$	=	\$ ÷ 100	=	\$	x 12 ÷ 24 =	\$

To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.
To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.
To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

This information is only a product highlight. This Premium Cost Chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding.
NOTE: For purposes of this illustration, we have assumed a 40-hour work week. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage.

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