

UNUM DISABILITY RATES Effective January 1, 2014

PREMIUMS ARE BASED ON AGE AND EARNINGS AND ADJUSTED ANNUALLY EFFECTIVE WITH THE MARCH PREMIUM, WHICH IS DEDUCTED FROM THE FEBRUARY PAYCHECKS.

**Employee Age Band	OPTION 1 RATE 60% *INTEGRATED 90 DAY ELIMINATION	OPTION 2 RATE 25% *NON-INTEGRATED 90 DAY ELIMINATION	OPTION 3 RATE 60% *INTEGRATED 180 DAY ELIMINATION	OPTION 4 RATE 25% *NON-INTEGRATED 180 DAY ELIMINATION
< 25	0.24	0.2	0.21	0.16
25 – 29	0.26	0.21	0.22	0.17
30 – 34	0.3	0.24	0.25	0.19
35 – 39	.039	0.31	0.33	0.25
40 – 44	0.56	0.43	0.45	0.34
45 – 49	0.79	0.61	0.63	0.49
50 – 54	1.09	0.82	0.9	0.66
55 – 59	1.47	1.12	1.16	0.9
60 – 64	1.58	1.21	1.23	0.98
65 – 69	1.77	1.35	1.38	1.09
70 +	2.86	2.21	1.98	1.78

ESTIMATED RATE CALCULATOR:

$$\frac{\text{Annual Salary}}{\text{Rate}} \div 100 \times \text{Rate} = \$ \frac{\text{Annual Cost}}{\text{Pay Periods}} = \text{Cost per Paycheck}$$

****Employee Age Band** range is the age you will be WITHIN the year, regardless of when your birthday falls within the year.

FINAL COST MAY VARY FROM THE RATE CALCULATOR ABOVE. FINAL COST IS CALCULATED BASED ON PRIOR YEAR EARNINGS, IF APPLICABLE.

MONTHLY BENEFIT:

OPTION 1: EMPLOYEES WHO ELECT 60% *INTEGRATED BENEFIT WITH A 90 DAY ELIMINATION PERIOD

60% OF MONTHLY EARNINGS TO A MAXIMUM BENEFIT OF \$10,000 PER MONTH

OPTION 2: EMPLOYEES WHO ELECT 25% *NON-INTEGRATED BENEFIT WITH A 90 DAY ELIMINATION PERIOD

25% OF MONTHLY EARNINGS TO A MAXIMUM BENEFIT OF \$10,000 PER MONTH

OPTION 3: EMPLOYEES WHO ELECT 60% *INTEGRATED BENEFIT WITH A 180 DAY ELIMINATION PERIOD

60% OF MONTHLY EARNINGS TO A MAXIMUM BENEFIT OF \$10,000 PER MONTH

OPTION 4: EMPLOYEES WHO ELECT 25% *NON-INTEGRATED BENEFIT WITH A 180 DAY ELIMINATION PERIOD

25% OF MONTHLY EARNINGS TO A MAXIMUM BENEFIT OF \$10,000 PER MONTH

*INTEGRATED BENEFIT – UNUM SUBTRACTS ANY DEDUCTIBLE SOURCES OF INCOME FROM YOUR GROSS DISABILITY PAYMENT

*NON-INTEGRATED BENEFIT – UNUM DOES NOT SUBTRACT ANY DEDUCTIBLE SOURCES OF INCOME FROM YOUR GROSS DISABILITY PAYMENT