

**DIOCESE OF LA CROSSE**  
**LONG TERM DSABILITY SAMPLE PREMIUMS**

Premiums are based on the age of the employee (as of renewal) and the annual income. The rates are provided in 5 year age brackets. Please see sample premiums for various ages and incomes below to help you determine approximately how much LTD would cost for you. The actual calculation can be done on the Group Long Term Disability Summary of Benefits but you will need to add the \$1.00 administration fee to the total calculated on that page.

	<b>Annual Income</b>	<b>Monthly Income</b>	<b>LTD Rate (per \$1,000)</b>	<b>Carrier Premium</b>	<b>Billed Premium*</b>		<b>Annual Income</b>	<b>Monthly Income</b>	<b>LTD Rate (per \$1,000)</b>	<b>Carrier Premium</b>	<b>Billed Premium*</b>
Age 24	\$20,000.00	\$1,666.67	0.144	\$2.40	<b>\$3.40</b>	Age 45	\$20,000.00	\$1,666.67	0.658	\$10.97	<b>\$11.97</b>
	\$25,000.00	\$2,083.33	0.144	\$3.00	<b>\$4.00</b>		\$25,000.00	\$2,083.33	0.658	\$13.71	<b>\$14.71</b>
	\$30,000.00	\$2,500.00	0.144	\$3.60	<b>\$4.60</b>		\$30,000.00	\$2,500.00	0.658	\$16.45	<b>\$17.45</b>
	\$35,000.00	\$2,916.67	0.144	\$4.20	<b>\$5.20</b>		\$35,000.00	\$2,916.67	0.658	\$19.19	<b>\$20.19</b>
	\$40,000.00	\$3,333.33	0.144	\$4.80	<b>\$5.80</b>		\$40,000.00	\$3,333.33	0.658	\$21.93	<b>\$22.93</b>
	\$50,000.00	\$4,166.67	0.144	\$6.00	<b>\$7.00</b>		\$50,000.00	\$4,166.67	0.658	\$27.42	<b>\$28.42</b>
Age 29	\$20,000.00	\$1,666.67	0.195	\$3.25	<b>\$4.25</b>	Age 52	\$20,000.00	\$1,666.67	1.025	\$17.08	<b>\$18.08</b>
	\$25,000.00	\$2,083.33	0.195	\$4.06	<b>\$5.06</b>		\$25,000.00	\$2,083.33	1.025	\$21.35	<b>\$22.35</b>
	\$30,000.00	\$2,500.00	0.195	\$4.88	<b>\$5.88</b>		\$30,000.00	\$2,500.00	1.025	\$25.63	<b>\$26.63</b>
	\$35,000.00	\$2,916.67	0.195	\$5.69	<b>\$6.69</b>		\$35,000.00	\$2,916.67	1.025	\$29.90	<b>\$30.90</b>
	\$40,000.00	\$3,333.33	0.195	\$6.50	<b>\$7.50</b>		\$40,000.00	\$3,333.33	1.025	\$34.17	<b>\$35.17</b>
	\$50,000.00	\$4,166.67	0.195	\$8.13	<b>\$9.13</b>		\$50,000.00	\$4,166.67	1.025	\$42.71	<b>\$43.71</b>
Age 33	\$20,000.00	\$1,666.67	0.231	\$3.85	<b>\$4.85</b>	Age 58	\$20,000.00	\$1,666.67	1.025	\$17.08	<b>\$18.08</b>
	\$25,000.00	\$2,083.33	0.231	\$4.81	<b>\$5.81</b>		\$25,000.00	\$2,083.33	1.025	\$21.35	<b>\$22.35</b>
	\$30,000.00	\$2,500.00	0.231	\$5.78	<b>\$6.78</b>		\$30,000.00	\$2,500.00	1.025	\$25.63	<b>\$26.63</b>
	\$35,000.00	\$2,916.67	0.231	\$6.74	<b>\$7.74</b>		\$35,000.00	\$2,916.67	1.025	\$29.90	<b>\$30.90</b>
	\$40,000.00	\$3,333.33	0.231	\$7.70	<b>\$8.70</b>		\$40,000.00	\$3,333.33	1.025	\$34.17	<b>\$35.17</b>
	\$50,000.00	\$4,166.67	0.231	\$9.63	<b>\$10.63</b>		\$50,000.00	\$4,166.67	1.025	\$42.71	<b>\$43.71</b>
Age 37	\$20,000.00	\$1,666.67	0.318	\$5.30	<b>\$6.30</b>	Age 60	\$20,000.00	\$1,666.67	1.01	\$16.83	<b>\$17.83</b>
	\$25,000.00	\$2,083.33	0.318	\$6.62	<b>\$7.62</b>		\$25,000.00	\$2,083.33	1.01	\$21.04	<b>\$22.04</b>
	\$30,000.00	\$2,500.00	0.318	\$7.95	<b>\$8.95</b>		\$30,000.00	\$2,500.00	1.01	\$25.25	<b>\$26.25</b>
	\$35,000.00	\$2,916.67	0.318	\$9.28	<b>\$10.28</b>		\$35,000.00	\$2,916.67	1.01	\$29.46	<b>\$30.46</b>
	\$40,000.00	\$3,333.33	0.318	\$10.60	<b>\$11.60</b>		\$40,000.00	\$3,333.33	1.01	\$33.67	<b>\$34.67</b>
	\$50,000.00	\$4,166.67	0.318	\$13.25	<b>\$14.25</b>		\$50,000.00	\$4,166.67	1.01	\$42.08	<b>\$43.08</b>
Age 41	\$20,000.00	\$1,666.67	0.471	\$7.85	<b>\$8.85</b>	Age 66	\$20,000.00	\$1,666.67	1.01	\$16.83	<b>\$17.83</b>
	\$25,000.00	\$2,083.33	0.471	\$9.81	<b>\$10.81</b>		\$25,000.00	\$2,083.33	1.01	\$21.04	<b>\$22.04</b>
	\$30,000.00	\$2,500.00	0.471	\$11.78	<b>\$12.78</b>		\$30,000.00	\$2,500.00	1.01	\$25.25	<b>\$26.25</b>
	\$35,000.00	\$2,916.67	0.471	\$13.74	<b>\$14.74</b>		\$35,000.00	\$2,916.67	1.01	\$29.46	<b>\$30.46</b>
	\$40,000.00	\$3,333.33	0.471	\$15.70	<b>\$16.70</b>		\$40,000.00	\$3,333.33	1.01	\$33.67	<b>\$34.67</b>
	\$50,000.00	\$4,166.67	0.471	\$19.63	<b>\$20.63</b>		\$50,000.00	\$4,166.67	1.01	\$42.08	<b>\$43.08</b>

\* Includes \$1.00 administration fee.