Voluntary product costs.

Prepared for the employees of BASS Medical Group.

LTD Core Buy-Up

Your Core LTD plan covers 60% of monthly covered payroll to a maximum benefit of \$3,000 per month that is paid for by your employer. But, your core LTD coverage may not be enough. An LTD Buy-Up plan offers an additional benefit over your employer's core LTD plan. Your Buy-Up LTD plan covers 60% of monthly covered payroll to a maximum benefit of \$15,000 per month that is paid for by you.

Monthly Rates per elected amount				
Sample annual salary	Core monthly benefit	Buy-Up monthly benefit	Employee	
\$60,000	\$3,000.00	\$0.00	\$40.00	
\$70,000	\$3,000.00	\$500.00	\$46.67	
\$80,000	\$3,000.00	\$1,000.00	\$53.33	
\$90,000	\$3,000.00	\$1,500.00	\$60.00	
\$100,000	\$3,000.00	\$2,000.00	\$66.67	
\$110,000	\$3,000.00	\$2,500.00	\$73.33	
\$120,000	\$3,000.00	\$3,000.00	\$80.00	
\$130,000	\$3,000.00	\$3,500.00	\$86.67	
\$140,000	\$3,000.00	\$4,000.00	\$93.33	
\$150,000	\$3,000.00	\$4,500.00	\$100.00	
\$160,000	\$3,000.00	\$5,000.00	\$106.67	
\$170,000	\$3,000.00	\$5,500.00	\$113.33	
\$180,000	\$3,000.00	\$6,000.00	\$120.00	

Monthly Rates per elected amount				
Sample annual salary	Core monthly benefit	Buy-Up monthly benefit	Employee	
\$190,000	\$3,000.00	\$6,500.00	\$126.67	
\$200,000	\$3,000.00	\$7,000.00	\$133.33	
\$210,000	\$3,000.00	\$7,500.00	\$140.00	
\$220,000	\$3,000.00	\$8,000.00	\$146.67	
\$230,000	\$3,000.00	\$8,500.00	\$153.33	
\$240,000	\$3,000.00	\$9,000.00	\$160.00	
\$250,000	\$3,000.00	\$9,500.00	\$166.67	
\$260,000	\$3,000.00	\$10,000.00	\$173.33	
\$270,000	\$3,000.00	\$10,500.00	\$180.00	
\$280,000	\$3,000.00	\$11,000.00	\$186.67	
\$290,000	\$3,000.00	\$11,500.00	\$193.33	
\$300,000	\$3,000.00	\$12,000.00	\$200.00	

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

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911126 b 0721 SMRU 1909819 Exp. Date 09.17.2023

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