

Plan Highlights

Group Long Term Disability Insurance



Araz Group DE, LLC, dba HealthEZ

The benefit amount is equal to 60% of your monthly covered earnings, to a maximum benefit of \$10,000 per month.

To calculate your bi-weekly payroll deduction, use the formula indicated below:

1. Enter your **Monthly Earnings**. 1. \$ _____
2. Average monthly income cannot exceed **\$16,667**. 2. \$ _____
3. Find your rate from the age table displayed. 3. \$ _____
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ _____
5. **Divide** the amount on Line 4 by 100 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ _____
6. **Multiply** the amount on Line 5 by 12, then **Divide** by 26 to get your bi-weekly payroll deduction. 6. \$ _____

Age	Rate per \$100 of covered payroll
18-24	\$0.060
25-29	\$0.100
30-34	\$0.160
35-39	\$0.260
40-44	\$0.420
45-49	\$0.620
50-54	\$0.790
55-59	\$0.790
60-64	\$0.720
65-69	\$0.560
70+	\$0.490

Example Calculation: Jane Smith is age 35.

1. Enter your **Monthly Earnings**. 1. \$ 4,167
2. Average monthly income cannot exceed **\$16,667**. 2. \$ 4,167 (monthly earnings)
3. Find your rate from the age table displayed. 3. \$ 0.260
4. **Multiply** the amount on Line 2 by the appropriate rate for your age entered on Line 3. 4. \$ 1,083.42
5. **Divide** the amount on Line 4 by 100 and enter the amount on Line 5 to get your **monthly payroll deduction**. 5. \$ 10.83 (monthly payroll deduction)
6. **Multiply** the amount on Line 5 by 12, then **Divide** by 26 to get your bi-weekly payroll deduction. 6. \$ 5.00 (bi-weekly payroll deduction)