



RELIANCE STANDARD

# Lincoln Lancaster Human Services Federation

## **Life Insurance, Short-Term Disability, and Long Term Disability Options**

All lines of coverage are available on an employer paid, or contributory basis.

### **Group Basic Life and AD&D Insurance**

\$25,000 death benefit

*Costs for Employer paid and Contributory:* \$0.32 per \$1000 or \$8 monthly per employee

### **Group Short-Term Disability**

Benefit amount is 60% of covered earnings up to a maximum benefit of \$500 per week. Benefits are payable for 13 weeks after 1 day waiting period for an accident, or 8 day waiting period for illness.

*Costs:*

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\$1.00 per \$10 of Eligible Weekly Benefit

*Premium Calculation Example:*

\$25,000 Annual Wages = \$480 Weekly Wages (\$25,000/52 weeks)

60% STD Benefit = \$288 Eligible Weekly Benefit (60% x \$480) (Max \$500 per week)

\$288 / \$10 = \$28.80 x \$1.00 = \$28.80 Monthly Premium

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## Group Long-Term Disability

Benefit amount is 60% of covered earnings up to a maximum benefit of \$5000 per month. Benefits are payable to age 65 after a 90 day elimination period.

Costs:

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\$0.56 per \$100 of Monthly Covered Payroll

Premium Calculation Example:

\$25,000 Annual Wages = \$2,083 Monthly Wages (\$25,000/12 months)-max \$8,333.33

60% LTD Benefit = \$2,083 x 60% = \$1,249

\$2083 Monthly Wages / \$100 = \$20.83

\$20.83 x \$0.56 = \$11.66 Monthly Premium

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*Participation Requirements per agency for ALL RSLI plans:*

*Requires 9 employees or more*

Employer paid-requires 100% employee participation

Contributory-must be at least 25% paid by the Employer, and requires 75% employee participation

Life Insurance cannot be issued as voluntary

*Additional Information:*

Rates will renew for all groups April 1, 2015

New groups may be added at any time

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