

Assurant Employee Benefits

Southdale Office Centre, 6600 France Avenue South, Suite 314
 Minneapolis, MN 55435
 T 952.920.8990 800.328.0153 F 952.920.8218

VOLUNTARY SHORT TERM DISABILITY

Madison Lutheran Home

PREMIUM DEDUCTION SCHEDULE BASED ON 12 PAYROLL DEDUCTIONS PER YEAR

You may elect units of \$50 up to 60% of your covered weekly earnings to a maximum of \$1,000 per week. Your weekly earnings figure should be your basic weekly pay. Overtime pay or other compensation that is not considered as basic income should not be included.

Follow the steps below to calculate your maximum weekly benefit amount.

Step 1: Enter your basic weekly pay (annual pay, divided by 52), **rounded to the highest dollar.**

1. _____

Step 2: Multiply #1 by .60 and enter the result (**rounded to the nearest \$50**). This is your **maximum benefit amount. Do not enter more than \$1,000.**

2. _____

Step 3: Find the benefit amount you wish to elect, up to the amount calculated in step two. Follow this line over to the column with your age range. This is your **approximate** Monthly (12 pay periods) premium for your selected benefit amount.

3. _____

Please note: This worksheet is provided as an instructional device to help you calculate your **approximate** premium. Should you enroll for coverage, your premium will be calculated based on the information provided to Assurant Employee Benefits at the point of enrollment. This plan is underwritten by Union Security Insurance Company.

| MAXIMUM WEEKLY BENEFIT | AGE | | | |
|------------------------|---------|---------|---------|--------|
| | THRU 39 | 40 - 49 | 50 - 59 | 60+ |
| \$100 | 11.78 | 8.63 | 10.64 | 13.45 |
| \$150 | 17.67 | 12.95 | 15.96 | 20.18 |
| \$200 | 23.56 | 17.26 | 21.28 | 26.90 |
| \$250 | 29.45 | 21.58 | 26.60 | 33.63 |
| \$300 | 35.34 | 25.89 | 31.92 | 40.35 |
| \$350 | 41.23 | 30.21 | 37.24 | 47.08 |
| \$400 | 47.12 | 34.52 | 42.56 | 53.80 |
| \$450 | 53.01 | 38.84 | 47.88 | 60.53 |
| \$500 | 58.90 | 43.15 | 53.20 | 67.25 |
| \$550 | 64.79 | 47.47 | 58.52 | 73.98 |
| \$600 | 70.68 | 51.78 | 63.84 | 80.70 |
| \$650 | 76.57 | 56.10 | 69.16 | 87.43 |
| \$700 | 82.46 | 60.41 | 74.48 | 94.15 |
| \$750 | 88.35 | 64.73 | 79.80 | 100.88 |
| \$800 | 94.24 | 69.04 | 85.12 | 107.60 |
| \$850 | 100.13 | 73.36 | 90.44 | 114.33 |
| \$900 | 106.02 | 77.67 | 95.76 | 121.05 |
| \$950 | 111.91 | 81.99 | 101.08 | 127.78 |
| \$1,000 | 117.80 | 86.30 | 106.40 | 134.50 |

Assurant Employee Benefits is the brand name used for insurance products underwritten and issued by Union Security Insurance Company.