

GROUP DISABILITY INSURANCE



Michigan - Biweekly (26pp/yr)

Benefit Summary: Non-Occupational Disability Income
Elimination Period: Accident Elimination Period: 0 Days
 Sickness Elimination Period: 7 Days
Benefit Duration: Maximum Benefit Period: 3 Months

Rates include: Alcoholism and Drug Addiction Limited Benefit.

Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74	Annual Salary Range	Monthly Benefit	Age 18-49	Age 50-64	Age 65-74
\$9,000 to \$9,999	\$ 400	\$ 5.89	\$ 6.32	\$ 7.48	\$76,000 to \$77,999	\$ 3,800	\$ 55.95	\$ 59.98	\$ 71.03
\$10,000 to \$11,999	\$ 500	\$ 7.36	\$ 7.89	\$ 9.35	\$78,000 to \$79,999	\$ 3,900	\$ 57.42	\$ 61.56	\$ 72.90
\$12,000 to \$13,999	\$ 600	\$ 8.83	\$ 9.47	\$ 11.22	\$80,000 to \$81,999	\$ 4,000	\$ 58.89	\$ 63.14	\$ 74.77
\$14,000 to \$15,999	\$ 700	\$ 10.31	\$ 11.05	\$ 13.08	\$82,000 to \$83,999	\$ 4,100	\$ 60.36	\$ 64.71	\$ 76.64
\$16,000 to \$17,999	\$ 800	\$ 11.78	\$ 12.63	\$ 14.95	\$84,000 to \$85,999	\$ 4,200	\$ 61.84	\$ 66.29	\$ 78.50
\$18,000 to \$19,999	\$ 900	\$ 13.25	\$ 14.20	\$ 16.82	\$86,000 to \$87,999	\$ 4,300	\$ 63.31	\$ 67.88	\$ 80.38
\$20,000 to \$21,999	\$ 1,000	\$ 14.72	\$ 15.79	\$ 18.70	\$88,000 to \$89,999	\$ 4,400	\$ 64.78	\$ 69.45	\$ 82.25
\$22,000 to \$23,999	\$ 1,100	\$ 16.20	\$ 17.37	\$ 20.56	\$90,000 to \$91,999	\$ 4,500	\$ 66.25	\$ 71.03	\$ 84.12
\$24,000 to \$25,999	\$ 1,200	\$ 17.67	\$ 18.94	\$ 22.43	\$92,000 to \$93,999	\$ 4,600	\$ 67.73	\$ 72.61	\$ 85.98
\$26,000 to \$27,999	\$ 1,300	\$ 19.14	\$ 20.52	\$ 24.30	\$94,000 to \$95,999	\$ 4,700	\$ 69.20	\$ 74.19	\$ 87.85
\$28,000 to \$29,999	\$ 1,400	\$ 20.61	\$ 22.10	\$ 26.17	\$96,000 to \$97,999	\$ 4,800	\$ 70.67	\$ 75.76	\$ 89.72
\$30,000 to \$31,999	\$ 1,500	\$ 22.08	\$ 23.67	\$ 28.04	\$98,000 to \$99,999	\$ 4,900	\$ 72.14	\$ 77.35	\$ 91.60
\$32,000 to \$33,999	\$ 1,600	\$ 23.56	\$ 25.25	\$ 29.90	\$100,000 to \$101,999	\$ 5,000	\$ 73.62	\$ 78.93	\$ 93.46
\$34,000 to \$35,999	\$ 1,700	\$ 25.03	\$ 26.84	\$ 31.78	\$102,000 to \$103,999	\$ 5,100	\$ 75.09	\$ 80.50	\$ 95.33
\$36,000 to \$37,999	\$ 1,800	\$ 26.50	\$ 28.41	\$ 33.65	\$104,000 to \$105,999	\$ 5,200	\$ 76.56	\$ 82.08	\$ 97.20
\$38,000 to \$39,999	\$ 1,900	\$ 27.97	\$ 29.99	\$ 35.52	\$106,000 to \$107,999	\$ 5,300	\$ 78.03	\$ 83.66	\$ 99.07
\$40,000 to \$41,999	\$ 2,000	\$ 29.45	\$ 31.57	\$ 37.38	\$108,000 to \$109,999	\$ 5,400	\$ 79.50	\$ 85.23	\$ 100.94
\$42,000 to \$43,999	\$ 2,100	\$ 30.92	\$ 33.15	\$ 39.25	\$110,000 to \$111,999	\$ 5,500	\$ 80.98	\$ 86.81	\$ 102.80
\$44,000 to \$45,999	\$ 2,200	\$ 32.39	\$ 34.72	\$ 41.12	\$112,000 to \$113,999	\$ 5,600	\$ 82.45	\$ 88.40	\$ 104.68
\$46,000 to \$47,999	\$ 2,300	\$ 33.86	\$ 36.31	\$ 43.00	\$114,000 to \$115,999	\$ 5,700	\$ 83.92	\$ 89.97	\$ 106.55
\$48,000 to \$49,999	\$ 2,400	\$ 35.34	\$ 37.89	\$ 44.86	\$116,000 to \$117,999	\$ 5,800	\$ 85.39	\$ 91.55	\$ 108.42
\$50,000 to \$51,999	\$ 2,500	\$ 36.81	\$ 39.46	\$ 46.73	\$118,000 to \$119,999	\$ 5,900	\$ 86.87	\$ 93.13	\$ 110.28
\$52,000 to \$53,999	\$ 2,600	\$ 38.28	\$ 41.04	\$ 48.60	\$120,000 or more	\$ 6,000	\$ 88.34	\$ 94.71	\$ 112.15
\$54,000 to \$55,999	\$ 2,700	\$ 39.75	\$ 42.62	\$ 50.47					
\$56,000 to \$57,999	\$ 2,800	\$ 41.22	\$ 44.19	\$ 52.34					
\$58,000 to \$59,999	\$ 2,900	\$ 42.70	\$ 45.77	\$ 54.20					
\$60,000 to \$61,999	\$ 3,000	\$ 44.17	\$ 47.36	\$ 56.08					
\$62,000 to \$63,999	\$ 3,100	\$ 45.64	\$ 48.93	\$ 57.95					
\$64,000 to \$65,999	\$ 3,200	\$ 47.11	\$ 50.51	\$ 59.82					
\$66,000 to \$67,999	\$ 3,300	\$ 48.59	\$ 52.09	\$ 61.68					
\$68,000 to \$69,999	\$ 3,400	\$ 50.06	\$ 53.67	\$ 63.55					
\$70,000 to \$71,999	\$ 3,500	\$ 51.53	\$ 55.24	\$ 65.42					
\$72,000 to \$73,999	\$ 3,600	\$ 53.00	\$ 56.83	\$ 67.30					
\$74,000 to \$75,999	\$ 3,700	\$ 54.48	\$ 58.41	\$ 69.16					

* Monthly Benefits shown represent a 60% Income Replacement
 Please Note: Premiums shown are accurate as of publication. They are subject to change.



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\$9,000 to \$11,999	\$ 300	\$ 4.42	\$ 4.73	\$ 5.60	\$111,000 to \$113,999	\$ 3,700	\$ 54.48	\$ 58.41	\$ 69.16
\$12,000 to \$14,999	\$ 400	\$ 5.89	\$ 6.32	\$ 7.48	\$114,000 to \$116,999	\$ 3,800	\$ 55.95	\$ 59.98	\$ 71.03
\$15,000 to \$17,999	\$ 500	\$ 7.36	\$ 7.89	\$ 9.35	\$117,000 to \$119,999	\$ 3,900	\$ 57.42	\$ 61.56	\$ 72.90
\$18,000 to \$20,999	\$ 600	\$ 8.83	\$ 9.47	\$ 11.22	\$120,000 to \$122,999	\$ 4,000	\$ 58.89	\$ 63.14	\$ 74.77
\$21,000 to \$23,999	\$ 700	\$ 10.31	\$ 11.05	\$ 13.08	\$123,000 to \$125,999	\$ 4,100	\$ 60.36	\$ 64.71	\$ 76.64
\$24,000 to \$26,999	\$ 800	\$ 11.78	\$ 12.63	\$ 14.95	\$126,000 to \$128,999	\$ 4,200	\$ 61.84	\$ 66.29	\$ 78.50
\$27,000 to \$29,999	\$ 900	\$ 13.25	\$ 14.20	\$ 16.82	\$129,000 to \$131,999	\$ 4,300	\$ 63.31	\$ 67.88	\$ 80.38
\$30,000 to \$32,999	\$ 1,000	\$ 14.72	\$ 15.79	\$ 18.70	\$132,000 to \$134,999	\$ 4,400	\$ 64.78	\$ 69.45	\$ 82.25
\$33,000 to \$35,999	\$ 1,100	\$ 16.20	\$ 17.37	\$ 20.56	\$135,000 to \$137,999	\$ 4,500	\$ 66.25	\$ 71.03	\$ 84.12
\$36,000 to \$38,999	\$ 1,200	\$ 17.67	\$ 18.94	\$ 22.43	\$138,000 to \$140,999	\$ 4,600	\$ 67.73	\$ 72.61	\$ 85.98
\$39,000 to \$41,999	\$ 1,300	\$ 19.14	\$ 20.52	\$ 24.30	\$141,000 to \$143,999	\$ 4,700	\$ 69.20	\$ 74.19	\$ 87.85
\$42,000 to \$44,999	\$ 1,400	\$ 20.61	\$ 22.10	\$ 26.17	\$144,000 to \$146,999	\$ 4,800	\$ 70.67	\$ 75.76	\$ 89.72
\$45,000 to \$47,999	\$ 1,500	\$ 22.08	\$ 23.67	\$ 28.04	\$147,000 to \$149,999	\$ 4,900	\$ 72.14	\$ 77.35	\$ 91.60
\$48,000 to \$50,999	\$ 1,600	\$ 23.56	\$ 25.25	\$ 29.90	\$150,000 to \$152,999	\$ 5,000	\$ 73.62	\$ 78.93	\$ 93.46
\$51,000 to \$53,999	\$ 1,700	\$ 25.03	\$ 26.84	\$ 31.78	\$153,000 to \$155,999	\$ 5,100	\$ 75.09	\$ 80.50	\$ 95.33
\$54,000 to \$56,999	\$ 1,800	\$ 26.50	\$ 28.41	\$ 33.65	\$156,000 to \$158,999	\$ 5,200	\$ 76.56	\$ 82.08	\$ 97.20
\$57,000 to \$59,999	\$ 1,900	\$ 27.97	\$ 29.99	\$ 35.52	\$159,000 to \$161,999	\$ 5,300	\$ 78.03	\$ 83.66	\$ 99.07
\$60,000 to \$62,999	\$ 2,000	\$ 29.45	\$ 31.57	\$ 37.38	\$162,000 to \$164,999	\$ 5,400	\$ 79.50	\$ 85.23	\$ 100.94
\$63,000 to \$65,999	\$ 2,100	\$ 30.92	\$ 33.15	\$ 39.25	\$165,000 to \$167,999	\$ 5,500	\$ 80.98	\$ 86.81	\$ 102.80
\$66,000 to \$68,999	\$ 2,200	\$ 32.39	\$ 34.72	\$ 41.12	\$168,000 to \$170,999	\$ 5,600	\$ 82.45	\$ 88.40	\$ 104.68
\$69,000 to \$71,999	\$ 2,300	\$ 33.86	\$ 36.31	\$ 43.00	\$171,000 to \$173,999	\$ 5,700	\$ 83.92	\$ 89.97	\$ 106.55
\$72,000 to \$74,999	\$ 2,400	\$ 35.34	\$ 37.89	\$ 44.86	\$174,000 to \$176,999	\$ 5,800	\$ 85.39	\$ 91.55	\$ 108.42
\$75,000 to \$77,999	\$ 2,500	\$ 36.81	\$ 39.46	\$ 46.73	\$177,000 to \$179,999	\$ 5,900	\$ 86.87	\$ 93.13	\$ 110.28
\$78,000 to \$80,999	\$ 2,600	\$ 38.28	\$ 41.04	\$ 48.60	\$180,000 or more	\$ 6,000	\$ 88.34	\$ 94.71	\$ 112.15
\$81,000 to \$83,999	\$ 2,700	\$ 39.75	\$ 42.62	\$ 50.47					
\$84,000 to \$86,999	\$ 2,800	\$ 41.22	\$ 44.19	\$ 52.34					
\$87,000 to \$89,999	\$ 2,900	\$ 42.70	\$ 45.77	\$ 54.20					
\$90,000 to \$92,999	\$ 3,000	\$ 44.17	\$ 47.36	\$ 56.08					
\$93,000 to \$95,999	\$ 3,100	\$ 45.64	\$ 48.93	\$ 57.95					
\$96,000 to \$98,999	\$ 3,200	\$ 47.11	\$ 50.51	\$ 59.82					
\$99,000 to \$101,999	\$ 3,300	\$ 48.59	\$ 52.09	\$ 61.68					
\$102,000 to \$104,999	\$ 3,400	\$ 50.06	\$ 53.67	\$ 63.55					
\$105,000 to \$107,999	\$ 3,500	\$ 51.53	\$ 55.24	\$ 65.42					
\$108,000 to \$110,999	\$ 3,600	\$ 53.00	\$ 56.83	\$ 67.30					

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