

**Flex AbilityGuard®
Voluntary Long Term Disability
Monthly Cost per Member**



Freelancers Union

30 Day Elimination Period								
Monthly Benefit	\$500	\$750	\$1,000	\$1,250	\$1,500	\$2,000	\$2,500	\$3,000
Minimum Annual Salary Required	\$12,000	\$18,000	\$24,000	\$30,000	\$36,000	\$48,000	\$60,000	\$72,000
Age Brackets	Monthly Cost							
15 - 24	\$6.56	\$7.35	\$8.11	\$9.34	\$10.77	\$13.46	\$17.50	\$20.13
25 - 29	\$7.04	\$8.07	\$9.07	\$10.68	\$12.54	\$16.06	\$21.34	\$24.78
30 - 34	\$7.96	\$9.43	\$10.93	\$13.23	\$15.97	\$22.56	\$28.78	\$33.92
35 - 39	\$7.29	\$8.43	\$9.59	\$11.36	\$13.30	\$18.73	\$23.27	\$27.15
40 - 44	\$7.69	\$9.04	\$10.39	\$12.48	\$14.57	\$20.54	\$25.93	\$29.97
45 - 49	\$9.11	\$11.15	\$13.20	\$16.39	\$19.85	\$29.04	\$37.48	\$44.20
50 - 54	\$13.65	\$17.98	\$31.31	\$29.03	\$36.35	\$55.00	\$72.89	\$86.93
55 - 59	\$19.15	\$26.23	\$33.30	\$44.31	\$55.95	\$87.00	\$116.50	\$140.19
60+	\$30.85	\$43.78	\$56.70	\$76.80	\$98.57	\$155.26	\$209.99	\$253.41

The above costs will be reduced by \$1.00 per month if purchasing both Life & Disability insurance

Important Information: We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. This LTD plan does not pay charges relating to a pre-existing condition. A pre-existing condition includes pregnancy and any condition for which an employee, in the 12 month period prior to coverage under this plan, consults with a physician, receives treatment, takes prescribed drugs, or exhibits symptoms which would cause an ordinarily prudent person to seek medical care or treatment. Please refer to the plan documents for specific time periods.

Contract #s GP-1-STD-1.0, et al; GP-1-LTD-96-A, B, C-1.0, et al; GP-1-LTD-94-A, B, C, et al.