Group Long Term Disability Insurance

Midwest Dental - VPL 303451

Scheduled Benefit: Each eligible employee may elect **50%**
of their monthly earnings, up to **$5,000** per month benefit maximum.

To calculate your monthly payroll deduction, use the formula indicated below:
(Round all numbers to the nearest whole number)

Age	Rate per $100 of covered payroll
18-24	.07
25-29	.11
30-34	.20
35-39	.32
40-44	.56
45-49	.73
50-54	1.03
55-59	1.33
60-64	1.02
65-69	.69
70+	.50

1. Enter your **Annual Earnings.**   1. $_____

2. **Divide** your annual earnings by 12 (monthly earnings).
Average monthly income cannot exceed **10,000**   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. $_____

Example Calculation: Jane Smith is age 35.

1. Enter your **Annual Earnings**   1. $ 50,000

2. **Divide** your annual earnings by 12 (monthly earnings).
Average monthly income cannot exceed **10,000**   2. $ 4,167 (monthly earnings)

3. Find your rate from the age table displayed   3. $ .32

4. **Multiply** the amount on Line 2 by the appropriate rate
for your age entered on Line 3   4. $ 1333.44

5. **Divide** the amount on Line 4 by 100 and enter the
amount on Line 5 to get your monthly payroll deduction.   5. $ 13.33 (monthly payroll deduction)