



### Group Term Life & Accidental Death & Dismemberment Rates

Age Band	Rates Per \$1,000 of Coverage
< 30	0.16
30-34	0.20
35-39	0.21
40-44	0.36
45-49	0.50
50-54	0.76
55-59	1.37
60-64	1.94
65-69	3.46
70-74	5.28
75-79	8.55
80-84	16.88
85+	19.58

\*Group Term Life multiples of salary rounded up to the next \$1,000

### Short Term Disability Rates Per \$10 of Weekly Coverage

Age Band	Accident/Sickness/Duration					
	1/8/13	1/8/26	15/15/13	15/15/26	8/8/13	8/8/26
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
< 30	0.54	0.67	0.42	0.52	0.51	0.64
30-34	0.48	0.60	0.37	0.47	0.45	0.58
35-39	0.51	0.63	0.39	0.49	0.48	0.60
40-44	0.44	0.54	0.34	0.43	0.41	0.52
45-49	0.49	0.61	0.38	0.48	0.46	0.59
50-54	0.60	0.75	0.47	0.58	0.57	0.72
55-59	0.76	0.94	0.59	0.73	0.71	0.90
60-64	0.96	1.18	0.74	0.92	0.90	1.14
65-69	0.99	1.22	0.77	0.96	0.93	1.18
70+	1.15	1.43	0.89	1.12	1.08	1.37

### Long Term Disability Rates Per \$100 of Covered Payroll\*

Age Band	Elimination Period/Duration			
	90day/5Yr	180day/5Yr	90day/SSNRA	180day/SSNRA
	Plan A	Plan B	Plan C	Plan D
< 25	0.16	0.09	0.22	0.15
25-29	0.21	0.12	0.33	0.18
30-34	0.27	0.16	0.44	0.27
35-39	0.37	0.22	0.62	0.41
40-44	0.52	0.33	0.89	0.59
45-49	0.76	0.49	1.26	0.87
50-54	1.11	0.76	1.73	1.19
55-59	1.61	1.13	2.09	1.44
60 & Over	2.00	1.36	2.09	1.44

SSNRA refers to Social Security Normal Retirement Age  
\*Rates are base rates ("1.0" rating factor)

### Elimination Period Coordination

Please consider coordinating your short term disability benefit period with your long term disability elimination period. For example, if you choose a 13-week benefit period on STD and you're also purchasing LTD, you may want to choose a 90-day elimination period in order to eliminate any breaks in coverage.

### Guarantee Issue Amounts

Group Term Life/AD&D	2-5 lives: up to \$25,000 6-9 lives: up to \$50,000
STD	All guarantee issue
LTD	\$4,000

For employees exceeding the amounts above, please contact your broker or account executive for Evidence of Insurability (EOI) forms. This form is also available at [www.indigo-insurance.com](http://www.indigo-insurance.com).

### Dependent Life Rates

	Coverage	Rate
Plan 1	\$10,000	\$6.00
Plan 2	\$5,000	\$3.00