

Voluntary long-term disability (LTD) insurance benefit costs.

Prepared for the employees of San Francisco Health Service System.

Instructions: The table(s) below contains cost information for your available product options. To find your cost, view the box where your age and selected coverage amount cross.

Voluntary long-term disability (LTD) insurance

Long-term disability coverage pays benefits when you're disabled due to a covered injury or illness and are unable to work.

Your LTD plan covers 66.67% of monthly covered payroll to a maximum benefit of \$7,500 per month.

Bi-weekly costs per elected amount			Bi-weekly costs per elected amount		
Sample Annual Salary	Gross Monthly Benefit Amount	Bi-Weekly Employee Cost	Sample Annual Salary	Gross Monthly Benefit Amount	Bi-Weekly Employee Cost
\$30,000.00	\$1,666.75	\$1.62	\$80,000.00	\$4,444.67	\$4.31
\$35,000.00	\$1,944.54	\$1.88	\$85,000.00	\$4,722.46	\$4.58
\$40,000.00	\$2,222.33	\$2.15	\$90,000.00	\$5,000.25	\$4.85
\$45,000.00	\$2,500.13	\$2.42	\$95,000.00	\$5,278.04	\$5.12
\$50,000.00	\$2,777.92	\$2.69	\$100,000.00	\$5,555.83	\$5.38
\$55,000.00	\$3,055.71	\$2.96	\$105,000.00	\$5,833.63	\$5.65
\$60,000.00	\$3,333.50	\$3.23	\$110,000.00	\$6,111.42	\$5.92
\$65,000.00	\$3,611.29	\$3.50	\$115,000.00	\$6,389.21	\$6.19
\$70,000.00	\$3,889.08	\$3.77	\$120,000.00	\$6,667.00	\$6.46
\$75,000.00	\$4,166.88	\$4.04	\$125,000.00	\$6,944.79	\$6.73

Premiums are based off \$100 of monthly payroll. Follow these simple steps to determine your exact premium cost:

Monthly Salary / 100 x \$.14 = Your monthly cost

Please note if your salary exceeds \$135,000/year, your monthly salary should be capped at \$11,250 when completing the calculation.

This benefit applies to Class 3: All active, Full-time Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who meet one of the following requirements:

Employees of the Employer regularly working a minimum of 20 hours per week in the United States, who meet one of the following requirements:

- › California Court Commissioners Association
- › Municipal Executives Association (MEA) (Police Chiefs, and Fire Chiefs)
- › Municipal Executives Association (MEA) (Superior Court of California, County of San Francisco)
- › Superior Court of California, County of San Francisco Unrepresented Management.
- › Employees must be under union codes 196, 352, 353, 356, or 357.



GROUP BENEFIT
SOLUTIONS

Costs shown are for illustrative purposes only; actual per pay period deductions may differ due to rounding and individual tax situations. Costs are subject to change based on age and program experience. Terms and conditions of coverage are set forth in your group policy. Refer to your Certificate of Insurance or Summary Plan Description for more information.

New York Life Group Benefit Solutions products and services are provided by Life Insurance Company of North America, New York Life Group Insurance Company of NY, and New York Life Insurance and Annuity Corporation, subsidiaries of New York Life Insurance Company. Policy forms: Disability: TL-004700 et al.. Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company

51 Madison Avenue
New York, NY 10010

© 2024, New York Life Insurance Company. All rights reserved. NEWYORK LIFE, and the NEWYORK LIFE Box Logo are trademarks of New York Life Insurance Company.

911126 d 0524 SMRU 5018415.3 Exp. Date 06.17.2027