LTD Rates – Lincoln Plan

• Simplified rate structure for all members, based on age and covered earnings

		Lincoln Sample Costs - Under 30 years old; rate of \$0.24 per \$100 of Monthly Covered Payroll										
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000
Monthly Premium Amount	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00	\$22.00	\$24.00	\$28.00
Weekly Premium Amount	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62	\$5.08	\$5.54	\$6.46

		Lincoln Sample Costs - 30 year old; rate of \$0.50 per \$100 of Monthly Covered Payroll										
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000
Monthly Premium Amount	\$8.33	\$12.50	\$16.67	\$20.83	\$25.00	\$29.17	\$33.33	\$37.50	\$41.67	\$45.83	\$50.00	\$58.33
Weekly Premium Amount	\$1.92	\$2.88	\$3.85	\$4.81	\$5.77	\$6.73	\$7.69	\$8.65	\$9.62	\$10.58	\$11.54	\$13.46

		Lincoln Sample Costs - 40 year old; rate of \$0.95 per \$100 of Monthly Covered Payroll										
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000
Monthly Premium Amount	\$15.83	\$23.75	\$31.67	\$39.58	\$47.50	\$55.42	\$63.33	\$71.25	\$79.17	\$87.08	\$95.00	\$110.83
Weekly Premium Amount	\$3.65	\$5.48	\$7.31	\$9.13	\$10.96	\$12.79	\$14.62	\$16.44	\$18.27	\$20.10	\$21.92	\$25.58

		Lincoln Sample Costs - 50 year old; rate of \$1.10 per \$100 of Monthly Covered Payroll											
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000	
Monthly Premium Amount	\$18.33	\$27.50	\$36.67	\$45.83	\$55.00	\$64.17	\$73.33	\$82.50	\$91.67	\$100.83	\$110.00	\$128.33	
Weekly Premium Amount	\$4.23	\$6.35	\$8.46	\$10.58	\$12.69	\$14.81	\$16.92	\$19.04	\$21.15	\$23.27	\$25.38	\$29.62	
Monthly premium difference													
from Hartford	\$7.90	\$8.48	\$9.07	\$9.65	\$10.23	\$10.82	\$11.40	\$11.98	\$12.57	\$13.15	\$13.73	\$32.06	

		Lincoln Sample Costs - 60 year old; rate of \$0.99 per \$100 of Monthly Covered Payroll											
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000	
Monthly Premium Amount	\$16.50	\$24.75	\$33.00	\$41.25	\$49.50	\$57.75	\$66.00	\$74.25	\$82.50	\$90.75	\$99.00	\$115.50	
Weekly Premium Amount	\$3.81	\$5.71	\$7.62	\$9.52	\$11.42	\$13.33	\$15.23	\$17.13	\$19.04	\$20.94	\$22.85	\$26.65	
Monthly premium difference													
from Hartford	\$6.07	\$5.73	\$5.40	\$5.07	\$4.73	\$4.40	\$4.07	\$3.73	\$3.40	\$3.07	\$2.73	\$19.23	

		Lincoln Sample Costs - 70 years old and above; rate of \$0.71 per \$100 of Monthly Covered Payroll										
Annual Income	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$140,000
Monthly Premium Amount	\$11.83	\$17.75	\$23.67	\$29.58	\$35.50	\$41.42	\$47.33	\$53.25	\$59.17	\$65.08	\$71.00	\$82.83
Weekly Premium Amount	\$2.73	\$4.10	\$5.46	\$6.83	\$8.19	\$9.56	\$10.92	\$12.29	\$13.65	\$15.02	\$16.38	\$19.12