

Plan Highlights

Voluntary Group Short Term Disability Insurance



City of Ankeny - 1/8 Elimination

COVERAGE

Disability income protection insurance provides a benefit for “short term” disability resulting from a covered injury or sickness. Benefits begin at the end of the elimination period and continue while you are disabled up to the maximum benefit duration.

BENEFIT AMOUNT

You may elect a weekly benefit in increments of \$25, from a minimum of \$100 up to a maximum benefit of \$1,500 per week, not to exceed 60% of your weekly covered earnings (rounded to the lower \$25 increment)

DAY BENEFITS BEGIN

Injury (accident): Benefits begin on the 1st consecutive day of disability;
Sickness (illness): Benefits begin on the 8th consecutive day of disability

MAXIMUM BENEFIT DURATION

Benefits for one period of disability, will be paid up to a maximum of 13 weeks.

CONTRIBUTION REQUIREMENTS

Coverage is 100% employee paid.

FEATURES

- Maternity covered as any other illness
- Non-occupational coverage
- Partial Disability benefit included
- Zero Day Residual included Definition

LIMITATIONS

- Pre-Existing Condition Limitation - 3/12

EXCLUSIONS

Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers’ compensation or other workers’ disability law; injury occurring out of or in the course of work for wage or profit.

For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6451, et al.

**Reliance Standard Voluntary Plans
Voluntary Group Short Term Disability Insurance
Premium Table
Plan Holder: City of Ankeny - 1/8 Elimination**

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$25 from a minimum of \$100 to a maximum of \$1,500 per week up to 60% of covered earnings (rounded down to the lower \$25).

You may select any benefit amount from \$100 up to your maximum weekly benefit. Locate your weekly earnings to determine your maximum weekly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$288	\$100	\$1.71	\$1.71	\$1.71	\$1.85	\$1.75	\$2.12	\$2.68	\$3.37	\$4.34	\$4.98	\$5.45	\$5.82
\$288	\$125	\$2.13	\$2.13	\$2.13	\$2.31	\$2.19	\$2.65	\$3.35	\$4.21	\$5.42	\$6.23	\$6.81	\$7.27
\$288	\$150	\$2.56	\$2.56	\$2.56	\$2.77	\$2.63	\$3.18	\$4.02	\$5.05	\$6.51	\$7.48	\$8.17	\$8.72
\$292	\$175	\$2.99	\$2.99	\$2.99	\$3.23	\$3.07	\$3.72	\$4.68	\$5.90	\$7.59	\$8.72	\$9.53	\$10.18
\$333	\$200	\$3.42	\$3.42	\$3.42	\$3.69	\$3.51	\$4.25	\$5.35	\$6.74	\$8.68	\$9.97	\$10.89	\$11.63
\$375	\$225	\$3.84	\$3.84	\$3.84	\$4.15	\$3.95	\$4.78	\$6.02	\$7.58	\$9.76	\$11.22	\$12.25	\$13.08
\$417	\$250	\$4.27	\$4.27	\$4.27	\$4.62	\$4.38	\$5.31	\$6.69	\$8.42	\$10.85	\$12.46	\$13.62	\$14.54
\$458	\$275	\$4.70	\$4.70	\$4.70	\$5.08	\$4.82	\$5.84	\$7.36	\$9.27	\$11.93	\$13.71	\$14.98	\$15.99
\$500	\$300	\$5.12	\$5.12	\$5.12	\$5.54	\$5.26	\$6.37	\$8.03	\$10.11	\$13.02	\$14.95	\$16.34	\$17.45
\$542	\$325	\$5.55	\$5.55	\$5.55	\$6.00	\$5.70	\$6.90	\$8.70	\$10.95	\$14.10	\$16.20	\$17.70	\$18.90
\$583	\$350	\$5.98	\$5.98	\$5.98	\$6.46	\$6.14	\$7.43	\$9.37	\$11.79	\$15.18	\$17.45	\$19.06	\$20.35
\$625	\$375	\$6.40	\$6.40	\$6.40	\$6.92	\$6.58	\$7.96	\$10.04	\$12.63	\$16.27	\$18.69	\$20.42	\$21.81
\$667	\$400	\$6.83	\$6.83	\$6.83	\$7.38	\$7.02	\$8.49	\$10.71	\$13.48	\$17.35	\$19.94	\$21.78	\$23.26
\$708	\$425	\$7.26	\$7.26	\$7.26	\$7.85	\$7.45	\$9.02	\$11.38	\$14.32	\$18.44	\$21.18	\$23.15	\$24.72
\$750	\$450	\$7.68	\$7.68	\$7.68	\$8.31	\$7.89	\$9.55	\$12.05	\$15.16	\$19.52	\$22.43	\$24.51	\$26.17
\$792	\$475	\$8.11	\$8.11	\$8.11	\$8.77	\$8.33	\$10.08	\$12.72	\$16.00	\$20.61	\$23.68	\$25.87	\$27.62
\$833	\$500	\$8.54	\$8.54	\$8.54	\$9.23	\$8.77	\$10.62	\$13.38	\$16.85	\$21.69	\$24.92	\$27.23	\$29.08
\$875	\$525	\$8.97	\$8.97	\$8.97	\$9.69	\$9.21	\$11.15	\$14.05	\$17.69	\$22.78	\$26.17	\$28.59	\$30.53
\$917	\$550	\$9.39	\$9.39	\$9.39	\$10.15	\$9.65	\$11.68	\$14.72	\$18.53	\$23.86	\$27.42	\$29.95	\$31.98
\$958	\$575	\$9.82	\$9.82	\$9.82	\$10.62	\$10.08	\$12.21	\$15.39	\$19.37	\$24.95	\$28.66	\$31.32	\$33.44
\$1,000	\$600	\$10.25	\$10.25	\$10.25	\$11.08	\$10.52	\$12.74	\$16.06	\$20.22	\$26.03	\$29.91	\$32.68	\$34.89
\$1,042	\$625	\$10.67	\$10.67	\$10.67	\$11.54	\$10.96	\$13.27	\$16.73	\$21.06	\$27.12	\$31.15	\$34.04	\$36.35
\$1,083	\$650	\$11.10	\$11.10	\$11.10	\$12.00	\$11.40	\$13.80	\$17.40	\$21.90	\$28.20	\$32.40	\$35.40	\$37.80
\$1,125	\$675	\$11.53	\$11.53	\$11.53	\$12.46	\$11.84	\$14.33	\$18.07	\$22.74	\$29.28	\$33.65	\$36.76	\$39.25
\$1,167	\$700	\$11.95	\$11.95	\$11.95	\$12.92	\$12.28	\$14.86	\$18.74	\$23.58	\$30.37	\$34.89	\$38.12	\$40.71
\$1,208	\$725	\$12.38	\$12.38	\$12.38	\$13.38	\$12.72	\$15.39	\$19.41	\$24.43	\$31.45	\$36.14	\$39.48	\$42.16
\$1,250	\$750	\$12.81	\$12.81	\$12.81	\$13.85	\$13.15	\$15.92	\$20.08	\$25.27	\$32.54	\$37.38	\$40.85	\$43.62
\$1,292	\$775	\$13.23	\$13.23	\$13.23	\$14.31	\$13.59	\$16.45	\$20.75	\$26.11	\$33.62	\$38.63	\$42.21	\$45.07
\$1,333	\$800	\$13.66	\$13.66	\$13.66	\$14.77	\$14.03	\$16.98	\$21.42	\$26.95	\$34.71	\$39.88	\$43.57	\$46.52
\$1,375	\$825	\$14.09	\$14.09	\$14.09	\$15.23	\$14.47	\$17.52	\$22.08	\$27.80	\$35.79	\$41.12	\$44.93	\$47.98
\$1,417	\$850	\$14.52	\$14.52	\$14.52	\$15.69	\$14.91	\$18.05	\$22.75	\$28.64	\$36.88	\$42.37	\$46.29	\$49.43
\$1,458	\$875	\$14.94	\$14.94	\$14.94	\$16.15	\$15.35	\$18.58	\$23.42	\$29.48	\$37.96	\$43.62	\$47.65	\$50.88
\$1,500	\$900	\$15.37	\$15.37	\$15.37	\$16.62	\$15.78	\$19.11	\$24.09	\$30.32	\$39.05	\$44.86	\$49.02	\$52.34

Employee Bi-Weekly Premiums

Weekly Earnings	Weekly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
\$1,542	\$925	\$15.80	\$15.80	\$15.80	\$17.08	\$16.22	\$19.64	\$24.76	\$31.17	\$40.13	\$46.11	\$50.38	\$53.79
\$1,583	\$950	\$16.22	\$16.22	\$16.22	\$17.54	\$16.66	\$20.17	\$25.43	\$32.01	\$41.22	\$47.35	\$51.74	\$55.25
\$1,625	\$975	\$16.65	\$16.65	\$16.65	\$18.00	\$17.10	\$20.70	\$26.10	\$32.85	\$42.30	\$48.60	\$53.10	\$56.70
\$1,667	\$1,000	\$17.08	\$17.08	\$17.08	\$18.46	\$17.54	\$21.23	\$26.77	\$33.69	\$43.38	\$49.85	\$54.46	\$58.15
\$1,708	\$1,025	\$17.50	\$17.50	\$17.50	\$18.92	\$17.98	\$21.76	\$27.44	\$34.53	\$44.47	\$51.09	\$55.82	\$59.61
\$1,750	\$1,050	\$17.93	\$17.93	\$17.93	\$19.38	\$18.42	\$22.29	\$28.11	\$35.38	\$45.55	\$52.34	\$57.18	\$61.06
\$1,792	\$1,075	\$18.36	\$18.36	\$18.36	\$19.85	\$18.85	\$22.82	\$28.78	\$36.22	\$46.64	\$53.58	\$58.55	\$62.52
\$1,833	\$1,100	\$18.78	\$18.78	\$18.78	\$20.31	\$19.29	\$23.35	\$29.45	\$37.06	\$47.72	\$54.83	\$59.91	\$63.97
\$1,875	\$1,125	\$19.21	\$19.21	\$19.21	\$20.77	\$19.73	\$23.88	\$30.12	\$37.90	\$48.81	\$56.08	\$61.27	\$65.42
\$1,917	\$1,150	\$19.64	\$19.64	\$19.64	\$21.23	\$20.17	\$24.42	\$30.78	\$38.75	\$49.89	\$57.32	\$62.63	\$66.88
\$1,958	\$1,175	\$20.07	\$20.07	\$20.07	\$21.69	\$20.61	\$24.95	\$31.45	\$39.59	\$50.98	\$58.57	\$63.99	\$68.33
\$2,000	\$1,200	\$20.49	\$20.49	\$20.49	\$22.15	\$21.05	\$25.48	\$32.12	\$40.43	\$52.06	\$59.82	\$65.35	\$69.78
\$2,042	\$1,225	\$20.92	\$20.92	\$20.92	\$22.62	\$21.48	\$26.01	\$32.79	\$41.27	\$53.15	\$61.06	\$66.72	\$71.24
\$2,083	\$1,250	\$21.35	\$21.35	\$21.35	\$23.08	\$21.92	\$26.54	\$33.46	\$42.12	\$54.23	\$62.31	\$68.08	\$72.69
\$2,125	\$1,275	\$21.77	\$21.77	\$21.77	\$23.54	\$22.36	\$27.07	\$34.13	\$42.96	\$55.32	\$63.55	\$69.44	\$74.15
\$2,167	\$1,300	\$22.20	\$22.20	\$22.20	\$24.00	\$22.80	\$27.60	\$34.80	\$43.80	\$56.40	\$64.80	\$70.80	\$75.60
\$2,208	\$1,325	\$22.63	\$22.63	\$22.63	\$24.46	\$23.24	\$28.13	\$35.47	\$44.64	\$57.48	\$66.05	\$72.16	\$77.05
\$2,250	\$1,350	\$23.05	\$23.05	\$23.05	\$24.92	\$23.68	\$28.66	\$36.14	\$45.48	\$58.57	\$67.29	\$73.52	\$78.51
\$2,292	\$1,375	\$23.48	\$23.48	\$23.48	\$25.38	\$24.12	\$29.19	\$36.81	\$46.33	\$59.65	\$68.54	\$74.88	\$79.96
\$2,333	\$1,400	\$23.91	\$23.91	\$23.91	\$25.85	\$24.55	\$29.72	\$37.48	\$47.17	\$60.74	\$69.78	\$76.25	\$81.42
\$2,375	\$1,425	\$24.33	\$24.33	\$24.33	\$26.31	\$24.99	\$30.25	\$38.15	\$48.01	\$61.82	\$71.03	\$77.61	\$82.87
\$2,417	\$1,450	\$24.76	\$24.76	\$24.76	\$26.77	\$25.43	\$30.78	\$38.82	\$48.85	\$62.91	\$72.28	\$78.97	\$84.32
\$2,458	\$1,475	\$25.19	\$25.19	\$25.19	\$27.23	\$25.87	\$31.32	\$39.48	\$49.70	\$63.99	\$73.52	\$80.33	\$85.78
\$2,500	\$1,500	\$25.62	\$25.62	\$25.62	\$27.69	\$26.31	\$31.85	\$40.15	\$50.54	\$65.08	\$74.77	\$81.69	\$87.23