

WILLIAMSON COUNTY LONG TERM DISABILITY

	Standard		MetLife		Hartford		Cigna *	
Benefit %	60%		60%		60%		60%	
Benefit Maximum	\$10,000		\$6,000		\$6,000		\$6,000	
Elimination Period	90 days		90 days		90 days		90 days	
Prim. & Family Integration	yes		yes		yes		yes	
Benefit Duration	to age 65		SSNRA		SSNRA		SSNRA	
Pre-Existing	3 / 12		3 / 12		3 / 12		3 / 12	
Mental Nervous	24 months		24 months		24 months		24 months	
Own Occupation	24 months		24 months		24 months		24 months	
Participation Requirement	25%		25%		25%		25%	
Rate Guarantee	2 yrs		3 yrs		3 yrs		3 yrs	
Rates	Per \$100 of Payroll	Monthly Prem. 40K Salary	Per \$100 of Payroll	Monthly Prem. 40K Salary	Per \$100 of Payroll	Monthly Prem. 40K Salary	Per \$100 of Payroll	Monthly Prem. 40K Salary
<24	.18	\$6.00	.19	\$6.33	.150	\$5.00	.103	\$3.43
25 - 29	.18	\$6.00	.19	\$6.33	.150	\$5.00	.103	\$3.43
30 - 34	.22	\$7.33	.23	\$7.67	.183	\$6.10	.126	\$4.20
35 - 39	.31	\$10.33	.23	\$7.67	.183	\$6.10	.177	\$5.96
40 - 44	.44	\$14.67	.32	\$10.67	.258	\$8.63	.251	\$8.37
45 - 49	.69	\$23.00	.46	\$15.33	.367	\$12.23	.394	\$13.13
50 - 54	.94	\$31.33	.72	\$24.00	.575	\$19.16	.537	\$17.90
55 - 59	1.02	\$34.00	.98	\$32.66	.783	\$26.10	.582	\$19.40
60 - 64	1.09	\$36.33	1.06	\$34.33	.850	\$28.33	.622	\$20.73
65 - 69	1.25	\$41.67	1.13	\$37.66	.908	\$30.26	.713	\$23.76

**Offering a True Open Enrollment for Long Term Disability*

WILLIAMSON COUNTY LONG TERM DISABILITY

	Unum		National Guardian (AlwaysCare Benefits)			
Benefit %	60%		60%			
Benefit Maximum	\$10,000		\$6,000			
Elimination Period	90 days		90 days			
Prim. & Family Integration	yes		yes			
Benefit Duration	to age 65		ADEA I			
Pre-Existing	3 / 12		3 / 12			
Mental Nervous	24 months		24 months			
Own Occupation	24 months		24 months			
Participation Requirement	25%		55%			
Rate Guarantee	2 yrs		2 yrs			
Rates	Per \$100 of Payroll	Monthly Prem. 40K Salary	Per \$100 of Payroll	Monthly Prem. 40K Salary		
<24	.18	\$6.00	.15	\$5.00		
25 - 29	.18	\$6.00	.20	\$6.67		
30 - 34	.22	\$7.33	.25	\$8.33		
35 - 39	.22	\$7.33	.36	\$12.00		
40 - 44	.31	\$10.31	.51	\$17.00		
45 - 49	.44	\$14.67	.72	\$24.00		
50 - 54	.69	\$23.00	.94	\$31.33		
55 - 59	.94	\$31.33	1.13	\$37.66		
60 - 64	1.02	\$34.00	1.19	\$39.66		
65 - 69	1.09	\$36.30	1.19	\$39.66		