

Plan Highlights

Voluntary Group Long Term Disability Insurance



County of Kings

COVERAGE

Disability income protection insurance provides a benefit for long 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.

ELIGIBILITY

As Defined by the Employer.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

ELIMINATION PERIOD

360 consecutive days of total disability.

BENEFIT AMOUNT

You may elect a monthly benefit in increments of \$100, from a minimum of \$500, up to a maximum benefit of \$10,000, not to exceed 60% of your covered earnings (rounded to the next lower increment).

MAXIMUM BENEFIT DURATION

Benefits will not extend beyond the longer of your Social Security Normal Retirement Age or Duration of Benefits below:

Age at Disablement	Duration of Benefits
61 or less	To Age 65
62	3 1/2 Years
63	3 Years
64	2 1/2 Years
65	2 Years
66	1 3/4 Years
67	1 1/2 Years
68	1 1/4 Years
69 or more	1 Year

RATES

See attached Rate Sheet



www.reliancematrix.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6564, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.

Reliance Standard Voluntary Plans
Voluntary Group Long Term Disability Insurance
Premium Table
Plan Holder: County of Kings - VPL # 1370000327

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of \$100 from a minimum of \$500 to a maximum of \$10,000 per month up to 60% of covered earnings.

You may select any benefit amount from \$500 up to your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Semi-Monthly Premiums

Annual Earnings	Monthly 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+
\$15,000	\$500	\$2.88	\$2.88	\$2.88	\$2.88	\$2.88	\$4.55	\$4.55	\$6.50	\$6.50	\$7.00	\$7.00	\$7.00
\$15,000	\$600	\$3.45	\$3.45	\$3.45	\$3.45	\$3.45	\$5.46	\$5.46	\$7.80	\$7.80	\$8.40	\$8.40	\$8.40
\$15,000	\$700	\$4.03	\$4.03	\$4.03	\$4.03	\$4.03	\$6.37	\$6.37	\$9.10	\$9.10	\$9.80	\$9.80	\$9.80
\$16,000	\$800	\$4.60	\$4.60	\$4.60	\$4.60	\$4.60	\$7.28	\$7.28	\$10.40	\$10.40	\$11.20	\$11.20	\$11.20
\$18,000	\$900	\$5.18	\$5.18	\$5.18	\$5.18	\$5.18	\$8.19	\$8.19	\$11.70	\$11.70	\$12.60	\$12.60	\$12.60
\$20,000	\$1,000	\$5.75	\$5.75	\$5.75	\$5.75	\$5.75	\$9.10	\$9.10	\$13.00	\$13.00	\$14.00	\$14.00	\$14.00
\$22,000	\$1,100	\$6.33	\$6.33	\$6.33	\$6.33	\$6.33	\$10.01	\$10.01	\$14.30	\$14.30	\$15.40	\$15.40	\$15.40
\$24,000	\$1,200	\$6.90	\$6.90	\$6.90	\$6.90	\$6.90	\$10.92	\$10.92	\$15.60	\$15.60	\$16.80	\$16.80	\$16.80
\$26,000	\$1,300	\$7.48	\$7.48	\$7.48	\$7.48	\$7.48	\$11.83	\$11.83	\$16.90	\$16.90	\$18.20	\$18.20	\$18.20
\$28,000	\$1,400	\$8.05	\$8.05	\$8.05	\$8.05	\$8.05	\$12.74	\$12.74	\$18.20	\$18.20	\$19.60	\$19.60	\$19.60
\$30,000	\$1,500	\$8.63	\$8.63	\$8.63	\$8.63	\$8.63	\$13.65	\$13.65	\$19.50	\$19.50	\$21.00	\$21.00	\$21.00
\$32,000	\$1,600	\$9.20	\$9.20	\$9.20	\$9.20	\$9.20	\$14.56	\$14.56	\$20.80	\$20.80	\$22.40	\$22.40	\$22.40
\$34,000	\$1,700	\$9.78	\$9.78	\$9.78	\$9.78	\$9.78	\$15.47	\$15.47	\$22.10	\$22.10	\$23.80	\$23.80	\$23.80
\$36,000	\$1,800	\$10.35	\$10.35	\$10.35	\$10.35	\$10.35	\$16.38	\$16.38	\$23.40	\$23.40	\$25.20	\$25.20	\$25.20
\$38,000	\$1,900	\$10.93	\$10.93	\$10.93	\$10.93	\$10.93	\$17.29	\$17.29	\$24.70	\$24.70	\$26.60	\$26.60	\$26.60
\$40,000	\$2,000	\$11.50	\$11.50	\$11.50	\$11.50	\$11.50	\$18.20	\$18.20	\$26.00	\$26.00	\$28.00	\$28.00	\$28.00
\$42,000	\$2,100	\$12.08	\$12.08	\$12.08	\$12.08	\$12.08	\$19.11	\$19.11	\$27.30	\$27.30	\$29.40	\$29.40	\$29.40
\$44,000	\$2,200	\$12.65	\$12.65	\$12.65	\$12.65	\$12.65	\$20.02	\$20.02	\$28.60	\$28.60	\$30.80	\$30.80	\$30.80
\$46,000	\$2,300	\$13.23	\$13.23	\$13.23	\$13.23	\$13.23	\$20.93	\$20.93	\$29.90	\$29.90	\$32.20	\$32.20	\$32.20
\$48,000	\$2,400	\$13.80	\$13.80	\$13.80	\$13.80	\$13.80	\$21.84	\$21.84	\$31.20	\$31.20	\$33.60	\$33.60	\$33.60
\$50,000	\$2,500	\$14.38	\$14.38	\$14.38	\$14.38	\$14.38	\$22.75	\$22.75	\$32.50	\$32.50	\$35.00	\$35.00	\$35.00
\$52,000	\$2,600	\$14.95	\$14.95	\$14.95	\$14.95	\$14.95	\$23.66	\$23.66	\$33.80	\$33.80	\$36.40	\$36.40	\$36.40
\$54,000	\$2,700	\$15.53	\$15.53	\$15.53	\$15.53	\$15.53	\$24.57	\$24.57	\$35.10	\$35.10	\$37.80	\$37.80	\$37.80
\$56,000	\$2,800	\$16.10	\$16.10	\$16.10	\$16.10	\$16.10	\$25.48	\$25.48	\$36.40	\$36.40	\$39.20	\$39.20	\$39.20
\$58,000	\$2,900	\$16.68	\$16.68	\$16.68	\$16.68	\$16.68	\$26.39	\$26.39	\$37.70	\$37.70	\$40.60	\$40.60	\$40.60
\$60,000	\$3,000	\$17.25	\$17.25	\$17.25	\$17.25	\$17.25	\$27.30	\$27.30	\$39.00	\$39.00	\$42.00	\$42.00	\$42.00
\$62,000	\$3,100	\$17.83	\$17.83	\$17.83	\$17.83	\$17.83	\$28.21	\$28.21	\$40.30	\$40.30	\$43.40	\$43.40	\$43.40
\$64,000	\$3,200	\$18.40	\$18.40	\$18.40	\$18.40	\$18.40	\$29.12	\$29.12	\$41.60	\$41.60	\$44.80	\$44.80	\$44.80
\$66,000	\$3,300	\$18.98	\$18.98	\$18.98	\$18.98	\$18.98	\$30.03	\$30.03	\$42.90	\$42.90	\$46.20	\$46.20	\$46.20
\$68,000	\$3,400	\$19.55	\$19.55	\$19.55	\$19.55	\$19.55	\$30.94	\$30.94	\$44.20	\$44.20	\$47.60	\$47.60	\$47.60
\$70,000	\$3,500	\$20.13	\$20.13	\$20.13	\$20.13	\$20.13	\$31.85	\$31.85	\$45.50	\$45.50	\$49.00	\$49.00	\$49.00
\$72,000	\$3,600	\$20.70	\$20.70	\$20.70	\$20.70	\$20.70	\$32.76	\$32.76	\$46.80	\$46.80	\$50.40	\$50.40	\$50.40
\$74,000	\$3,700	\$21.28	\$21.28	\$21.28	\$21.28	\$21.28	\$33.67	\$33.67	\$48.10	\$48.10	\$51.80	\$51.80	\$51.80

Employee Semi-Monthly Premiums

Annual Earnings	Monthly 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+
\$76,000	\$3,800	\$21.85	\$21.85	\$21.85	\$21.85	\$21.85	\$34.58	\$34.58	\$49.40	\$49.40	\$53.20	\$53.20	\$53.20
\$78,000	\$3,900	\$22.43	\$22.43	\$22.43	\$22.43	\$22.43	\$35.49	\$35.49	\$50.70	\$50.70	\$54.60	\$54.60	\$54.60
\$80,000	\$4,000	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$36.40	\$36.40	\$52.00	\$52.00	\$56.00	\$56.00	\$56.00
\$82,000	\$4,100	\$23.58	\$23.58	\$23.58	\$23.58	\$23.58	\$37.31	\$37.31	\$53.30	\$53.30	\$57.40	\$57.40	\$57.40
\$84,000	\$4,200	\$24.15	\$24.15	\$24.15	\$24.15	\$24.15	\$38.22	\$38.22	\$54.60	\$54.60	\$58.80	\$58.80	\$58.80
\$86,000	\$4,300	\$24.73	\$24.73	\$24.73	\$24.73	\$24.73	\$39.13	\$39.13	\$55.90	\$55.90	\$60.20	\$60.20	\$60.20
\$88,000	\$4,400	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$40.04	\$40.04	\$57.20	\$57.20	\$61.60	\$61.60	\$61.60
\$90,000	\$4,500	\$25.88	\$25.88	\$25.88	\$25.88	\$25.88	\$40.95	\$40.95	\$58.50	\$58.50	\$63.00	\$63.00	\$63.00
\$92,000	\$4,600	\$26.45	\$26.45	\$26.45	\$26.45	\$26.45	\$41.86	\$41.86	\$59.80	\$59.80	\$64.40	\$64.40	\$64.40
\$94,000	\$4,700	\$27.03	\$27.03	\$27.03	\$27.03	\$27.03	\$42.77	\$42.77	\$61.10	\$61.10	\$65.80	\$65.80	\$65.80
\$96,000	\$4,800	\$27.60	\$27.60	\$27.60	\$27.60	\$27.60	\$43.68	\$43.68	\$62.40	\$62.40	\$67.20	\$67.20	\$67.20
\$98,000	\$4,900	\$28.18	\$28.18	\$28.18	\$28.18	\$28.18	\$44.59	\$44.59	\$63.70	\$63.70	\$68.60	\$68.60	\$68.60
\$100,000	\$5,000	\$28.75	\$28.75	\$28.75	\$28.75	\$28.75	\$45.50	\$45.50	\$65.00	\$65.00	\$70.00	\$70.00	\$70.00
\$102,000	\$5,100	\$29.33	\$29.33	\$29.33	\$29.33	\$29.33	\$46.41	\$46.41	\$66.30	\$66.30	\$71.40	\$71.40	\$71.40
\$104,000	\$5,200	\$29.90	\$29.90	\$29.90	\$29.90	\$29.90	\$47.32	\$47.32	\$67.60	\$67.60	\$72.80	\$72.80	\$72.80
\$106,000	\$5,300	\$30.48	\$30.48	\$30.48	\$30.48	\$30.48	\$48.23	\$48.23	\$68.90	\$68.90	\$74.20	\$74.20	\$74.20
\$108,000	\$5,400	\$31.05	\$31.05	\$31.05	\$31.05	\$31.05	\$49.14	\$49.14	\$70.20	\$70.20	\$75.60	\$75.60	\$75.60
\$110,000	\$5,500	\$31.63	\$31.63	\$31.63	\$31.63	\$31.63	\$50.05	\$50.05	\$71.50	\$71.50	\$77.00	\$77.00	\$77.00
\$112,000	\$5,600	\$32.20	\$32.20	\$32.20	\$32.20	\$32.20	\$50.96	\$50.96	\$72.80	\$72.80	\$78.40	\$78.40	\$78.40
\$114,000	\$5,700	\$32.78	\$32.78	\$32.78	\$32.78	\$32.78	\$51.87	\$51.87	\$74.10	\$74.10	\$79.80	\$79.80	\$79.80
\$116,000	\$5,800	\$33.35	\$33.35	\$33.35	\$33.35	\$33.35	\$52.78	\$52.78	\$75.40	\$75.40	\$81.20	\$81.20	\$81.20
\$118,000	\$5,900	\$33.93	\$33.93	\$33.93	\$33.93	\$33.93	\$53.69	\$53.69	\$76.70	\$76.70	\$82.60	\$82.60	\$82.60
\$120,000	\$6,000	\$34.50	\$34.50	\$34.50	\$34.50	\$34.50	\$54.60	\$54.60	\$78.00	\$78.00	\$84.00	\$84.00	\$84.00
\$122,000	\$6,100	\$35.08	\$35.08	\$35.08	\$35.08	\$35.08	\$55.51	\$55.51	\$79.30	\$79.30	\$85.40	\$85.40	\$85.40
\$124,000	\$6,200	\$35.65	\$35.65	\$35.65	\$35.65	\$35.65	\$56.42	\$56.42	\$80.60	\$80.60	\$86.80	\$86.80	\$86.80
\$126,000	\$6,300	\$36.23	\$36.23	\$36.23	\$36.23	\$36.23	\$57.33	\$57.33	\$81.90	\$81.90	\$88.20	\$88.20	\$88.20
\$128,000	\$6,400	\$36.80	\$36.80	\$36.80	\$36.80	\$36.80	\$58.24	\$58.24	\$83.20	\$83.20	\$89.60	\$89.60	\$89.60
\$130,000	\$6,500	\$37.38	\$37.38	\$37.38	\$37.38	\$37.38	\$59.15	\$59.15	\$84.50	\$84.50	\$91.00	\$91.00	\$91.00
\$132,000	\$6,600	\$37.95	\$37.95	\$37.95	\$37.95	\$37.95	\$60.06	\$60.06	\$85.80	\$85.80	\$92.40	\$92.40	\$92.40
\$134,000	\$6,700	\$38.53	\$38.53	\$38.53	\$38.53	\$38.53	\$60.97	\$60.97	\$87.10	\$87.10	\$93.80	\$93.80	\$93.80
\$136,000	\$6,800	\$39.10	\$39.10	\$39.10	\$39.10	\$39.10	\$61.88	\$61.88	\$88.40	\$88.40	\$95.20	\$95.20	\$95.20
\$138,000	\$6,900	\$39.68	\$39.68	\$39.68	\$39.68	\$39.68	\$62.79	\$62.79	\$89.70	\$89.70	\$96.60	\$96.60	\$96.60
\$140,000	\$7,000	\$40.25	\$40.25	\$40.25	\$40.25	\$40.25	\$63.70	\$63.70	\$91.00	\$91.00	\$98.00	\$98.00	\$98.00

Employee Semi-Monthly Premiums

Annual Earnings	Monthly 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+
\$142,000	\$7,100	\$40.83	\$40.83	\$40.83	\$40.83	\$40.83	\$64.61	\$64.61	\$92.30	\$92.30	\$99.40	\$99.40	\$99.40
\$144,000	\$7,200	\$41.40	\$41.40	\$41.40	\$41.40	\$41.40	\$65.52	\$65.52	\$93.60	\$93.60	\$100.80	\$100.80	\$100.80
\$146,000	\$7,300	\$41.98	\$41.98	\$41.98	\$41.98	\$41.98	\$66.43	\$66.43	\$94.90	\$94.90	\$102.20	\$102.20	\$102.20
\$148,000	\$7,400	\$42.55	\$42.55	\$42.55	\$42.55	\$42.55	\$67.34	\$67.34	\$96.20	\$96.20	\$103.60	\$103.60	\$103.60
\$150,000	\$7,500	\$43.13	\$43.13	\$43.13	\$43.13	\$43.13	\$68.25	\$68.25	\$97.50	\$97.50	\$105.00	\$105.00	\$105.00
\$152,000	\$7,600	\$43.70	\$43.70	\$43.70	\$43.70	\$43.70	\$69.16	\$69.16	\$98.80	\$98.80	\$106.40	\$106.40	\$106.40
\$154,000	\$7,700	\$44.28	\$44.28	\$44.28	\$44.28	\$44.28	\$70.07	\$70.07	\$100.10	\$100.10	\$107.80	\$107.80	\$107.80
\$156,000	\$7,800	\$44.85	\$44.85	\$44.85	\$44.85	\$44.85	\$70.98	\$70.98	\$101.40	\$101.40	\$109.20	\$109.20	\$109.20
\$158,000	\$7,900	\$45.43	\$45.43	\$45.43	\$45.43	\$45.43	\$71.89	\$71.89	\$102.70	\$102.70	\$110.60	\$110.60	\$110.60
\$160,000	\$8,000	\$46.00	\$46.00	\$46.00	\$46.00	\$46.00	\$72.80	\$72.80	\$104.00	\$104.00	\$112.00	\$112.00	\$112.00
\$162,000	\$8,100	\$46.58	\$46.58	\$46.58	\$46.58	\$46.58	\$73.71	\$73.71	\$105.30	\$105.30	\$113.40	\$113.40	\$113.40
\$164,000	\$8,200	\$47.15	\$47.15	\$47.15	\$47.15	\$47.15	\$74.62	\$74.62	\$106.60	\$106.60	\$114.80	\$114.80	\$114.80
\$166,000	\$8,300	\$47.73	\$47.73	\$47.73	\$47.73	\$47.73	\$75.53	\$75.53	\$107.90	\$107.90	\$116.20	\$116.20	\$116.20
\$168,000	\$8,400	\$48.30	\$48.30	\$48.30	\$48.30	\$48.30	\$76.44	\$76.44	\$109.20	\$109.20	\$117.60	\$117.60	\$117.60
\$170,000	\$8,500	\$48.88	\$48.88	\$48.88	\$48.88	\$48.88	\$77.35	\$77.35	\$110.50	\$110.50	\$119.00	\$119.00	\$119.00
\$172,000	\$8,600	\$49.45	\$49.45	\$49.45	\$49.45	\$49.45	\$78.26	\$78.26	\$111.80	\$111.80	\$120.40	\$120.40	\$120.40
\$174,000	\$8,700	\$50.03	\$50.03	\$50.03	\$50.03	\$50.03	\$79.17	\$79.17	\$113.10	\$113.10	\$121.80	\$121.80	\$121.80
\$176,000	\$8,800	\$50.60	\$50.60	\$50.60	\$50.60	\$50.60	\$80.08	\$80.08	\$114.40	\$114.40	\$123.20	\$123.20	\$123.20
\$178,000	\$8,900	\$51.18	\$51.18	\$51.18	\$51.18	\$51.18	\$80.99	\$80.99	\$115.70	\$115.70	\$124.60	\$124.60	\$124.60
\$180,000	\$9,000	\$51.75	\$51.75	\$51.75	\$51.75	\$51.75	\$81.90	\$81.90	\$117.00	\$117.00	\$126.00	\$126.00	\$126.00
\$182,000	\$9,100	\$52.33	\$52.33	\$52.33	\$52.33	\$52.33	\$82.81	\$82.81	\$118.30	\$118.30	\$127.40	\$127.40	\$127.40
\$184,000	\$9,200	\$52.90	\$52.90	\$52.90	\$52.90	\$52.90	\$83.72	\$83.72	\$119.60	\$119.60	\$128.80	\$128.80	\$128.80
\$186,000	\$9,300	\$53.48	\$53.48	\$53.48	\$53.48	\$53.48	\$84.63	\$84.63	\$120.90	\$120.90	\$130.20	\$130.20	\$130.20
\$188,000	\$9,400	\$54.05	\$54.05	\$54.05	\$54.05	\$54.05	\$85.54	\$85.54	\$122.20	\$122.20	\$131.60	\$131.60	\$131.60
\$190,000	\$9,500	\$54.63	\$54.63	\$54.63	\$54.63	\$54.63	\$86.45	\$86.45	\$123.50	\$123.50	\$133.00	\$133.00	\$133.00
\$192,000	\$9,600	\$55.20	\$55.20	\$55.20	\$55.20	\$55.20	\$87.36	\$87.36	\$124.80	\$124.80	\$134.40	\$134.40	\$134.40
\$194,000	\$9,700	\$55.78	\$55.78	\$55.78	\$55.78	\$55.78	\$88.27	\$88.27	\$126.10	\$126.10	\$135.80	\$135.80	\$135.80
\$196,000	\$9,800	\$56.35	\$56.35	\$56.35	\$56.35	\$56.35	\$89.18	\$89.18	\$127.40	\$127.40	\$137.20	\$137.20	\$137.20
\$198,000	\$9,900	\$56.93	\$56.93	\$56.93	\$56.93	\$56.93	\$90.09	\$90.09	\$128.70	\$128.70	\$138.60	\$138.60	\$138.60
\$200,000	\$10,000	\$57.50	\$57.50	\$57.50	\$57.50	\$57.50	\$91.00	\$91.00	\$130.00	\$130.00	\$140.00	\$140.00	\$140.00