



IBO Insurance Benefits Program Group Voluntary Long Term Disability **Non-Tobacco**

Quarterly Premium

You can elect a benefit in \$100 increments up to 60% of your before tax monthly earnings, not to exceed \$6,000.

$$\frac{\text{Monthly Earnings}}{\text{Max Benefit Amount (if amount is more than \$6,000, use \$6,000 as your maximum)}} \times .60 = \text{Quarterly Premium}$$

If you are non-tobacco user, find the benefit amount you want to select from the top row of the premium table. The premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Enter the benefit and premium amounts into their respective areas in your enrollment form.

Non-Tobacco Users																		
	\$500	\$600	\$700	\$800	\$900	\$1000	\$1100	\$1200	\$1300	\$1400	\$1500	\$1600	\$1700	\$1800	\$1900	\$2000	\$2100	\$2200
< 40	\$6.27	\$7.53	\$8.79	\$10.05	\$11.31	\$12.57	\$13.83	\$15.09	\$16.35	\$17.61	\$18.87	\$20.13	\$21.39	\$22.65	\$23.91	\$25.17	\$26.44	\$27.70
40 – 44	\$9.42	\$11.31	\$13.20	\$15.09	\$16.98	\$18.87	\$20.76	\$22.65	\$24.54	\$26.43	\$28.32	\$30.21	\$32.10	\$33.99	\$35.88	\$37.77	\$39.50	\$41.38
45 – 49	\$14.85	\$17.82	\$20.79	\$23.76	\$26.73	\$29.70	\$32.67	\$35.64	\$38.61	\$41.58	\$44.55	\$47.52	\$50.49	\$53.46	\$56.43	\$59.40	\$62.38	\$65.35
50 – 54	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20	\$48.00	\$52.80	\$57.60	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00	\$100.79	\$105.59
55 – 59	\$39.39	\$47.28	\$55.17	\$63.06	\$70.95	\$78.84	\$86.73	\$94.62	\$102.51	\$110.40	\$118.29	\$126.18	\$134.07	\$141.96	\$149.85	\$157.74	\$165.48	\$173.36
60–64*	\$70.35	\$84.42	\$98.49	\$112.56	\$126.63	\$140.70	\$154.77	\$168.84	\$182.91	\$196.98	\$211.05	\$225.12	\$239.19	\$253.26	\$267.33	\$281.40	\$295.47	\$309.54
Non-Tobacco Users																		
	\$2300	\$2400	\$2500	\$2600	\$2700	\$2800	\$2900	\$3000	\$3100	\$3200	\$3300	\$3400	\$3500	\$3600	\$3700	\$3800	\$3900	\$4000
< 40	\$28.96	\$30.22	\$31.48	\$32.74	\$34.00	\$35.26	\$36.52	\$37.78	\$39.04	\$40.30	\$41.56	\$42.82	\$44.08	\$45.34	\$46.60	\$47.86	\$49.12	\$50.38
40 – 44	\$43.26	\$45.14	\$47.02	\$48.90	\$50.78	\$52.66	\$54.54	\$56.42	\$58.30	\$60.18	\$62.06	\$63.94	\$65.82	\$67.70	\$69.58	\$71.46	\$73.34	\$75.22
45 – 49	\$68.32	\$71.29	\$74.26	\$77.23	\$80.20	\$83.17	\$86.14	\$89.11	\$92.08	\$95.05	\$98.02	\$100.99	\$103.96	\$106.93	\$109.90	\$112.87	\$115.84	\$118.81
50 – 54	\$110.39	\$115.19	\$119.99	\$124.79	\$129.59	\$134.39	\$139.19	\$143.99	\$148.79	\$153.59	\$158.39	\$163.19	\$167.99	\$172.79	\$177.59	\$182.39	\$187.19	\$191.99
55 – 59	\$181.24	\$189.12	\$197.00	\$204.88	\$212.76	\$220.64	\$228.52	\$236.40	\$244.28	\$252.16	\$260.04	\$267.92	\$275.80	\$283.68	\$291.56	\$299.44	\$307.32	\$315.20
60–64*	\$323.61	\$337.68	\$351.75	\$365.82	\$379.89	\$393.96	\$408.03	\$422.10	\$436.17	\$450.24	\$464.31	\$478.38	\$492.45	\$506.52	\$520.59	\$534.66	\$548.73	\$562.80
Non-Tobacco Users																		
	\$4100	\$4200	\$4300	\$4400	\$4500	\$4600	\$4700	\$4800	\$4900	\$5000	\$5100	\$5200	\$5300	\$5400	\$5500	\$5600	\$5700	\$5800
< 40	\$51.54	\$52.79	\$54.05	\$55.31	\$56.57	\$57.82	\$59.08	\$60.34	\$61.59	\$62.85	\$64.11	\$65.36	\$66.62	\$67.88	\$69.14	\$70.39	\$71.65	\$72.91
40 – 44	\$77.24	\$79.13	\$81.01	\$82.90	\$84.78	\$86.66	\$88.55	\$90.43	\$92.32	\$94.20	\$96.08	\$97.97	\$99.85	\$101.74	\$103.62	\$105.50	\$107.39	\$109.27
45 – 49	\$121.89	\$124.87	\$127.84	\$130.81	\$133.79	\$136.76	\$139.73	\$142.70	\$145.68	\$148.65	\$151.62	\$154.60	\$157.57	\$160.54	\$163.52	\$166.49	\$169.46	\$172.43
50 – 54	\$196.68	\$201.47	\$206.27	\$211.07	\$215.87	\$220.66	\$225.46	\$230.26	\$235.05	\$239.85	\$244.65	\$249.44	\$254.24	\$259.04	\$263.84	\$268.63	\$273.43	\$278.23
55 – 59	\$323.12	\$331.00	\$338.88	\$346.76	\$354.65	\$362.53	\$370.41	\$378.29	\$386.17	\$394.05	\$401.93	\$409.81	\$417.69	\$425.57	\$433.46	\$441.34	\$449.22	\$457.10
60–64*	\$576.87	\$590.94	\$605.01	\$619.08	\$633.15	\$647.22	\$661.29	\$675.36	\$689.43	\$703.50	\$717.57	\$731.64	\$745.71	\$759.78	\$773.85	\$787.92	\$801.99	\$816.06

Non-Tobacco Users

	\$5900	\$6000
< 40	\$74.16	\$75.42
40 – 44	\$111.16	\$113.04
45 – 49	\$175.41	\$178.38
50 – 54	\$283.02	\$287.82
55 – 59	\$464.98	\$472.86
60–64*	\$830.13	\$844.20

*Above premiums for 60-64 are renewal premiums only.

You can elect a benefit in \$100 increments up to 60% of your before tax monthly earnings, not to exceed \$6,000.

$$\frac{\text{Monthly Earnings}}{\text{Max Benefit Amount (if amount is more than \$6,000, use \$6,000 as your maximum)}} \times .60 = \text{Benefit Amount}$$

If you are tobacco user, find the benefit amount you want to select from the top row of the premium table. The premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Enter the benefit and premium amounts into their respective areas in your enrollment form.

Tobacco Users

	\$500	\$600	\$700	\$800	\$900	\$1000	\$1100	\$1200	\$1300	\$1400	\$1500	\$1600	\$1700	\$1800	\$1900	\$2000	\$2100	\$2200
< 40	\$7.80	\$9.36	\$10.92	\$12.48	\$14.04	\$15.60	\$17.16	\$18.72	\$20.28	\$21.84	\$23.40	\$24.96	\$26.52	\$28.08	\$29.64	\$31.20	\$32.77	\$34.33
40 – 44	\$11.79	\$14.16	\$16.53	\$18.90	\$21.27	\$23.64	\$26.01	\$28.38	\$30.75	\$33.12	\$35.49	\$37.86	\$40.23	\$42.60	\$44.97	\$47.34	\$49.54	\$51.90
45 – 49	\$18.54	\$22.26	\$25.98	\$29.70	\$33.42	\$37.14	\$40.86	\$44.58	\$48.30	\$52.02	\$55.74	\$59.46	\$63.18	\$66.90	\$70.62	\$74.34	\$77.91	\$81.62
50 – 54	\$29.97	\$35.97	\$41.97	\$47.97	\$53.97	\$59.97	\$65.97	\$71.97	\$77.97	\$83.97	\$89.97	\$95.97	\$101.97	\$107.97	\$113.97	\$119.97	\$125.98	\$131.98
55 – 59	\$49.26	\$59.10	\$68.94	\$78.78	\$88.62	\$98.46	\$108.30	\$118.14	\$127.98	\$137.82	\$147.66	\$157.50	\$167.34	\$177.18	\$187.02	\$196.86	\$206.85	\$216.70
60–64*	\$87.99	\$105.57	\$123.15	\$140.73	\$158.31	\$175.89	\$193.47	\$211.05	\$228.63	\$246.21	\$263.79	\$281.37	\$298.95	\$316.53	\$334.11	\$351.69	\$369.42	\$387.01

Tobacco Users

	\$2300	\$2400	\$2500	\$2600	\$2700	\$2800	\$2900	\$3000	\$3100	\$3200	\$3300	\$3400	\$3500	\$3600	\$3700	\$3800	\$3900	\$4000
< 40	\$35.89	\$37.45	\$39.01	\$40.57	\$42.13	\$43.69	\$45.25	\$46.81	\$48.37	\$49.93	\$51.49	\$53.05	\$54.61	\$56.17	\$57.73	\$59.29	\$60.85	\$62.41
40 – 44	\$54.26	\$56.62	\$58.98	\$61.34	\$63.70	\$66.06	\$68.42	\$70.78	\$73.14	\$75.50	\$77.86	\$80.22	\$82.58	\$84.94	\$87.30	\$89.66	\$92.02	\$94.38
45 – 49	\$85.33	\$89.04	\$92.75	\$96.46	\$100.17	\$103.88	\$107.59	\$111.30	\$115.01	\$118.72	\$122.43	\$126.14	\$129.85	\$133.56	\$137.27	\$140.98	\$144.69	\$148.40
50 – 54	\$137.98	\$143.98	\$149.98	\$155.98	\$161.98	\$167.98	\$173.98	\$179.98	\$185.98	\$191.98	\$197.98	\$203.98	\$209.98	\$215.98	\$221.98	\$227.98	\$233.98	\$239.98
55 – 59	\$226.55	\$236.40	\$246.25	\$256.10	\$265.95	\$275.80	\$285.65	\$295.50	\$305.35	\$315.20	\$325.05	\$334.90	\$344.75	\$354.60	\$364.45	\$374.30	\$384.15	\$394.00
60–64*	\$404.60	\$422.19	\$439.78	\$457.37	\$474.96	\$492.55	\$510.14	\$527.73	\$545.32	\$562.91	\$580.50	\$598.09	\$615.68	\$633.27	\$650.86	\$668.45	\$686.04	\$703.63

Tobacco Users

	\$4100	\$4200	\$4300	\$4400	\$4500	\$4600	\$4700	\$4800	\$4900	\$5000	\$5100	\$5200	\$5300	\$5400	\$5500	\$5600	\$5700	\$5800
< 40	\$64.08	\$65.65	\$67.21	\$68.77	\$70.34	\$71.90	\$73.46	\$75.02	\$76.59	\$78.15	\$79.71	\$81.28	\$82.84	\$84.40	\$85.97	\$87.53	\$89.09	\$90.65
40 – 44	\$96.56	\$98.91	\$101.27	\$103.62	\$105.98	\$108.33	\$110.69	\$113.04	\$115.40	\$117.75	\$120.11	\$122.46	\$124.82	\$127.17	\$129.53	\$131.88	\$134.24	\$136.59
45 – 49	\$152.15	\$155.86	\$159.57	\$163.28	\$167.00	\$170.71	\$174.42	\$178.13	\$181.84	\$185.55	\$189.26	\$192.97	\$196.68	\$200.39	\$204.11	\$207.82	\$211.53	\$215.24
50 – 54	\$245.88	\$251.87	\$257.87	\$263.87	\$269.87	\$275.86	\$281.86	\$287.86	\$293.85	\$299.85	\$305.85	\$311.84	\$317.84	\$323.84	\$329.84	\$335.83	\$341.83	\$347.83
55 – 59	\$403.81	\$413.66	\$423.51	\$433.36	\$443.21	\$453.05	\$462.90	\$472.75	\$482.60	\$492.45	\$502.30	\$512.15	\$522.00	\$531.85	\$541.70	\$551.54	\$561.39	\$571.24
60–64*	\$721.40	\$738.99	\$756.59	\$774.18	\$791.78	\$809.37	\$826.97	\$844.56	\$862.16	\$879.75	\$897.35	\$914.94	\$932.54	\$950.13	\$967.73	\$985.32	1002.92	1020.51

Tobacco Users

	\$5900	\$6000
< 40	\$92.22	\$93.78
40 – 44	\$138.95	\$141.30
45 – 49	\$218.95	\$222.66
50 – 54	\$353.82	\$359.82
55 – 59	\$581.09	\$590.94
60–64*	1038.11	1055.70

Disability insurance underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Group policy form: 7000GM-U-EZ 2010 is issued to the Independent Business Owners Benefits Association in Michigan. Policy exclusions, limitations and reductions may apply. United of Omaha is proud to authorize USI Affinity, a licensed independent insurance agency, to sell its insurance products. Please contact USI Affinity at 1-800-254-2327 for specific product details and policy provisions.

United of Omaha Life Insurance Company is responsible for its own contractual and financial obligations.