

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 \$10,000.

$$\text{Monthly Earnings} \times \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} .60 = \underline{\hspace{2cm}} \text{ Max Benefit Amount (if this is more than \$10,000, use \$10,000 as your max)}$$

If you are a non-tobacco user, find the benefit amount you want to select from the gray rows of the premium table. The premium amount is found in the box where the row (age) and the column (benefit amount) intersect.

**Premiums for 60-64 are renewal premiums only*

Non-Tobacco Users								
	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
< 40	\$6.27	\$7.53	\$8.79	\$10.05	\$11.31	\$12.57	\$13.83	\$15.09
40-44	\$9.42	\$11.31	\$13.20	\$15.09	\$16.98	\$18.87	\$20.76	\$22.65
45-49	\$14.85	\$17.82	\$20.79	\$23.76	\$26.73	\$29.70	\$32.67	\$35.64
50-54	\$24.00	\$28.80	\$33.60	\$38.40	\$43.20	\$48.00	\$52.80	\$57.60
55-59	\$39.39	\$47.28	\$55.17	\$63.06	\$70.95	\$78.84	\$86.73	\$94.62
60-64*	\$70.35	\$84.42	\$98.49	\$112.56	\$126.63	\$140.70	\$154.77	\$168.84
	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
< 40	\$16.35	\$17.61	\$18.87	\$20.13	\$21.39	\$22.65	\$23.91	\$25.17
40-44	\$24.54	\$26.43	\$28.32	\$30.21	\$32.10	\$33.99	\$35.88	\$37.77
45-49	\$38.61	\$41.58	\$44.55	\$47.52	\$50.49	\$53.46	\$56.43	\$59.40
50-54	\$62.40	\$67.20	\$72.00	\$76.80	\$81.60	\$86.40	\$91.20	\$96.00
55-59	\$102.51	\$110.40	\$118.29	\$126.18	\$134.07	\$141.96	\$149.85	\$157.74
60-64*	\$182.91	\$196.98	\$211.05	\$225.12	\$239.19	\$253.26	\$267.33	\$281.40
	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800
< 40	\$26.44	\$27.70	\$28.96	\$30.22	\$31.43	\$32.74	\$34.00	\$35.26
40-44	\$39.50	\$41.38	\$43.26	\$45.14	\$47.02	\$48.90	\$50.78	\$52.66
45-49	\$62.38	\$65.35	\$68.32	\$71.29	\$74.26	\$77.23	\$80.20	\$83.17
50-54	\$100.79	\$105.59	\$110.39	\$115.19	\$119.99	\$124.79	\$129.59	\$134.39
55-59	\$165.48	\$173.36	\$181.24	\$189.12	\$197.00	\$204.88	\$212.76	\$220.64
60-64*	\$295.47	\$309.54	\$323.61	\$337.68	\$351.75	\$365.82	\$379.89	\$393.96
	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600
< 40	\$36.52	\$37.78	\$39.04	\$40.30	\$41.56	\$42.82	\$44.08	\$45.34
40-44	\$54.54	\$56.42	\$58.30	\$60.18	\$62.06	\$63.94	\$65.82	\$67.70
45-49	\$86.14	\$89.11	\$92.08	\$95.05	\$98.02	\$100.99	\$103.96	\$106.93
50-54	\$139.19	\$143.99	\$148.79	\$153.59	\$158.39	\$163.19	\$167.99	\$172.79
55-59	\$228.52	\$236.40	\$224.28	\$252.16	\$260.04	\$267.92	\$275.80	\$283.68
60-64*	\$408.03	\$442.10	\$436.17	\$450.24	\$464.31	\$478.38	\$492.45	\$506.52
	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
< 40	\$46.60	\$47.86	\$49.12	\$50.38	\$51.54	\$52.79	\$54.05	\$55.31
40-44	\$69.58	\$71.46	\$73.34	\$75.22	\$77.24	\$79.13	\$81.01	\$82.90
45-49	\$109.90	\$112.87	\$115.84	\$118.81	\$121.89	\$124.87	\$127.84	\$130.81
50-54	\$177.59	\$182.39	\$187.19	\$191.99	\$196.68	\$201.47	\$206.27	\$211.07
55-59	\$291.56	\$299.44	\$307.32	\$315.20	\$323.12	\$331.00	\$338.88	\$346.76
60-64*	\$520.59	\$534.66	\$548.73	\$562.80	\$576.87	\$590.94	\$605.01	\$619.08
	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000	\$5,100	\$5,200
< 40	\$56.57	\$57.82	\$59.08	\$60.34	\$61.59	\$62.85	\$64.11	\$65.36
40-44	\$84.78	\$86.66	\$88.55	\$90.43	\$92.32	\$94.20	\$96.08	\$97.97
45-49	\$133.79	\$136.76	\$139.73	\$142.70	\$145.68	\$148.65	\$151.62	\$154.60
50-54	\$215.87	\$220.66	\$225.46	\$230.26	\$235.05	\$239.85	\$244.65	\$249.44
55-59	\$354.65	\$362.53	\$370.41	\$378.29	\$386.17	\$394.05	\$401.93	\$409.81
60-64*	\$633.15	\$647.22	\$661.29	\$675.36	\$689.43	\$703.50	\$717.57	\$731.64

please see next page for additional options

	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000
< 40	\$66.62	\$67.88	\$69.14	\$70.39	\$71.65	\$72.91	\$74.16	\$75.42
40-44	\$99.85	\$101.74	\$103.62	\$105.50	\$107.39	\$109.27	\$111.16	\$113.04
45-49	\$157.57	\$160.54	\$163.52	\$166.49	\$169.46	\$172.43	\$175.41	\$178.38
50-54	\$254.24	\$259.04	\$263.84	\$268.63	\$273.43	\$278.23	\$283.02	\$287.82
55-59	\$417.69	\$425.57	\$433.46	\$441.34	\$449.22	\$457.10	\$464.98	\$472.86
60-64*	\$745.71	\$759.78	\$773.85	\$787.92	\$801.99	\$816.06	\$830.13	\$844.20
	\$6,100	\$6,200	\$6,300	\$6,400	\$6,500	\$6,600	\$6,700	\$6,800
< 40	\$76.68	\$77.93	\$79.19	\$80.45	\$81.71	\$82.96	\$84.22	\$85.48
40-44	\$114.92	\$116.81	\$118.69	\$120.58	\$122.46	\$124.34	\$126.23	\$128.11
45-49	\$181.35	\$184.33	\$187.30	\$190.27	\$193.25	\$196.22	\$199.19	\$202.16
50-54	\$292.62	\$297.41	\$302.21	\$307.01	\$311.81	\$316.60	\$321.40	\$326.20
55-59	\$480.74	\$488.62	\$496.50	\$504.38	\$512.27	\$520.15	\$528.03	\$535.91
60-64*	\$858.27	\$872.34	\$886.41	\$900.48	\$914.55	\$928.62	\$942.69	\$956.76
	\$6,900	\$7,000	\$7,100	\$7,200	\$7,300	\$7,400	\$7,500	\$7,600
< 40	\$86.73	\$87.99	\$89.25	\$90.50	\$91.76	\$93.02	\$94.28	\$95.53
40-44	\$130.00	\$131.88	\$133.76	\$135.65	\$137.53	\$139.42	\$141.30	\$143.18
45-49	\$205.14	\$208.11	\$211.08	\$214.06	\$217.03	\$220.00	\$222.98	\$225.95
50-54	\$330.99	\$335.79	\$340.59	\$345.38	\$350.18	\$354.98	\$359.78	\$364.57
55-59	\$543.79	\$551.67	\$559.55	\$567.43	\$575.31	\$583.19	\$591.08	\$598.96
60-64*	\$970.83	\$984.90	\$998.97	\$1,013.04	\$1,027.11	\$1,041.18	\$1,055.25	\$1,069.32
	\$7,700	\$7,800	\$7,900	\$8,000	\$8,100	\$8,200	\$8,300	\$8,400
< 40	\$96.79	\$98.05	\$99.30	\$100.56	\$101.82	\$103.07	\$104.33	\$105.59
40-44	\$145.07	\$146.95	\$148.84	\$150.72	\$152.60	\$154.49	\$156.37	\$158.26
45-49	\$228.92	\$231.89	\$234.87	\$237.84	\$240.81	\$243.79	\$246.76	\$249.73
50-54	\$369.37	\$374.17	\$378.96	\$383.76	\$388.56	\$393.35	\$398.15	\$402.95
55-59	\$606.84	\$614.72	\$622.60	\$630.48	\$638.36	\$646.24	\$654.12	\$662.00
60-64*	\$1,083.39	\$1,097.46	\$1,111.53	\$1,125.60	\$1,139.67	\$1,153.74	\$1,167.81	\$1,181.88
	\$8,500	\$8,600	\$8,700	\$8,800	\$8,900	\$9,000	\$9,100	\$9,200
< 40	\$106.85	\$108.10	\$109.36	\$110.62	\$111.87	\$113.13	\$114.39	\$115.64
40-44	\$160.14	\$162.02	\$163.91	\$165.79	\$167.68	\$169.56	\$171.44	\$173.33
45-49	\$252.71	\$255.68	\$258.65	\$261.62	\$264.60	\$267.57	\$270.54	\$273.52
50-54	\$407.75	\$412.54	\$417.34	\$422.14	\$426.93	\$431.73	\$436.53	\$441.32
55-59	\$669.89	\$677.77	\$685.65	\$693.53	\$701.41	\$709.29	\$717.17	\$725.05
60-64*	\$1,195.95	\$1,210.02	\$1,224.09	\$1,238.16	\$1,252.23	\$1,266.30	\$1,280.37	\$1,294.44
	\$9,300	\$9,400	\$9,500	\$9,600	\$9,700	\$9,800	\$9,900	\$10,000
< 40	\$116.90	\$118.16	\$119.42	\$120.67	\$121.93	\$123.19	\$124.44	\$125.70
40-44	\$175.21	\$177.10	\$178.98	\$180.86	\$182.75	\$184.63	\$186.52	\$188.40
45-49	\$276.49	\$279.46	\$282.44	\$285.41	\$288.38	\$291.35	\$294.33	\$297.30
50-54	\$446.12	\$450.92	\$455.72	\$460.51	\$465.31	\$470.11	\$474.90	\$479.70
55-59	\$732.93	\$740.81	\$748.70	\$756.58	\$764.46	\$772.34	\$780.22	\$788.10
60-64*	\$1,308.51	\$1,322.58	\$1,336.65	\$1,350.72	\$1,364.79	\$1,378.86	\$1,392.93	\$1,407.00

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Tobacco Quarterly Premium

You can elect a benefit in \$100 increments, up to 60% of your before tax monthly earnings, not to exceed \$10,000.

$$\text{Monthly Earnings} \times \text{.60} = \text{Max Benefit Amount (if this is more than \$10,000, use \$10,000 as your max)}$$

If you are a tobacco user, find the benefit amount you want to select from the gray rows of the premium table. The premium amount is found in the box where the row (age) and the column (benefit amount) intersect.

**Premiums for 60-64 are renewal premiums only*

Tobacco Users								
	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
< 40	\$7.80	\$9.36	\$10.92	\$12.48	\$14.04	\$15.60	\$17.16	\$18.72
40-44	\$11.79	\$14.16	\$16.53	\$18.90	\$21.27	\$23.64	\$26.01	\$28.38
45-49	\$18.54	\$22.26	\$25.98	\$29.70	\$33.42	\$37.14	\$40.86	\$44.58
50-54	\$29.97	\$35.97	\$41.97	\$47.97	\$53.97	\$59.97	\$65.97	\$71.97
55-59	\$49.26	\$59.10	\$68.94	\$78.78	\$88.62	\$98.46	\$108.30	\$118.14
60-64*	\$87.99	\$105.57	\$123.15	\$140.73	\$158.31	\$175.89	\$193.47	\$211.05
	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000
< 40	\$20.28	\$21.84	\$23.40	\$24.96	\$26.52	\$28.08	\$29.64	\$31.20
40-44	\$30.75	\$33.12	\$35.49	\$37.86	\$40.23	\$42.60	\$44.97	\$47.34
45-49	\$48.30	\$52.02	\$55.74	\$59.46	\$63.18	\$66.90	\$70.62	\$74.34
50-54	\$77.97	\$83.97	\$89.97	\$95.97	\$101.97	\$107.97	\$113.97	\$119.97
55-59	\$127.98	\$137.82	\$147.66	\$157.50	\$167.34	\$177.18	\$187.02	\$196.86
60-64*	\$228.63	\$246.21	\$263.79	\$281.37	\$298.95	\$316.53	\$334.11	\$351.69
	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800
< 40	\$32.77	\$34.33	\$35.89	\$37.45	\$39.01	\$40.57	\$42.13	\$43.69
40-44	\$49.54	\$51.90	\$54.26	\$56.62	\$58.98	\$61.34	\$63.70	\$66.06
45-49	\$77.91	\$81.62	\$85.33	\$89.04	\$92.75	\$96.46	\$100.17	\$103.88
50-54	\$125.98	\$131.98	\$137.98	\$143.98	\$149.98	\$155.98	\$161.98	\$167.98
55-59	\$206.85	\$216.70	\$226.55	\$236.40	\$246.25	\$256.10	\$265.95	\$275.80
60-64*	\$369.42	\$387.01	\$404.60	\$422.19	\$439.78	\$457.37	\$474.96	\$492.55
	\$2,900	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400	\$3,500	\$3,600
< 40	\$45.25	\$46.81	\$48.37	\$49.93	\$51.49	\$53.05	\$54.61	\$56.17
40-44	\$68.42	\$70.78	\$73.14	\$75.50	\$77.86	\$80.22	\$82.58	\$84.97
45-49	\$107.59	\$111.30	\$115.01	\$118.72	\$122.43	\$126.14	\$129.85	\$133.56
50-54	\$173.98	\$179.98	\$185.98	\$191.98	\$197.98	\$203.98	\$209.98	\$215.98
55-59	\$285.65	\$295.50	\$305.35	\$315.20	\$325.05	\$334.90	\$344.75	\$354.60
60-64*	\$510.14	\$527.73	\$545.32	\$562.91	\$580.50	\$598.09	\$615.68	\$633.27
	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200	\$4,300	\$4,400
< 40	\$57.73	\$59.29	\$60.85	\$62.41	\$64.08	\$65.65	\$67.21	\$68.77
40-44	\$87.30	\$89.66	\$92.02	\$94.38	\$96.56	\$98.91	\$101.27	\$103.62
45-49	\$137.27	\$140.98	\$144.69	\$148.40	\$152.15	\$155.86	\$159.57	\$163.28
50-54	\$221.98	\$227.98	\$233.98	\$239.98	\$245.88	\$251.87	\$257.87	\$263.87
55-59	\$364.45	\$374.30	\$384.15	\$394.00	\$403.81	\$413.66	\$423.51	\$433.36
60-64*	\$650.86	\$668.45	\$686.04	\$703.63	\$721.40	\$738.99	\$756.59	\$774.18
	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000	\$5,100	\$5,200
< 40	\$70.34	\$71.90	\$73.46	\$75.02	\$76.59	\$78.15	\$79.71	\$81.28
40-44	\$105.98	\$108.33	\$110.69	\$113.04	\$115.40	\$117.75	\$120.11	\$122.46
45-49	\$167.00	\$170.71	\$174.42	\$178.13	\$181.84	\$185.55	\$189.26	\$192.97
50-54	\$269.87	\$275.86	\$281.86	\$287.86	\$293.85	\$299.85	\$305.85	\$311.84
55-59	\$443.21	\$453.05	\$462.90	\$472.75	\$482.60	\$492.45	\$502.30	\$512.15
60-64*	\$791.78	\$809.37	\$826.97	\$844.56	\$862.16	\$879.75	\$897.35	\$914.94

please see next page for additional options

	\$5,300	\$5,400	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000
< 40	\$82.84	\$84.40	\$85.97	\$87.53	\$89.09	\$90.65	\$92.22	\$93.78
40-44	\$124.82	\$127.17	\$129.53	\$131.88	\$134.24	\$136.59	\$138.95	\$141.30
45-49	\$196.68	\$200.39	\$204.11	\$207.82	\$211.53	\$215.24	\$218.95	\$222.66
50-54	\$317.84	\$323.84	\$329.84	\$335.83	\$341.83	\$347.83	\$353.82	\$359.82
55-59	\$522.00	\$531.85	\$541.70	\$551.54	\$561.39	\$571.24	\$581.09	\$590.94
60-64*	\$932.54	\$950.13	\$967.73	\$985.32	\$1,002.92	\$1,020.51	\$1,038.11	\$1,055.70
	\$6,100	\$6,200	\$6,300	\$6,400	\$6,500	\$6,600	\$6,700	\$6,800
< 40	\$95.34	\$96.91	\$98.47	\$100.03	\$101.60	\$103.16	\$104.72	\$106.28
40-44	\$143.66	\$146.01	\$148.37	\$150.72	\$153.08	\$155.43	\$157.79	\$160.14
45-49	\$226.37	\$230.08	\$233.79	\$237.50	\$241.22	\$244.93	\$248.64	\$252.35
50-54	\$365.82	\$371.81	\$377.81	\$383.81	\$389.81	\$395.80	\$401.80	\$407.80
55-59	\$600.79	\$610.64	\$620.49	\$630.34	\$640.19	\$650.03	\$659.88	\$669.73
60-64*	\$1,073.30	\$1,090.89	\$1,108.49	\$1,126.08	\$1,143.68	\$1,161.27	\$1,178.87	\$1,196.46
	\$6,900	\$7,000	\$7,100	\$7,200	\$7,300	\$7,400	\$7,500	\$7,600
< 40	\$107.85	\$109.41	\$110.97	\$112.54	\$114.10	\$115.66	\$117.23	\$118.79
40-44	\$162.50	\$164.85	\$167.21	\$169.56	\$171.92	\$174.27	\$176.63	\$178.98
45-49	\$256.06	\$259.77	\$263.48	\$267.19	\$270.90	\$274.61	\$278.33	\$282.04
50-54	\$413.79	\$419.79	\$425.79	\$431.78	\$437.78	\$443.78	\$449.78	\$455.77
55-59	\$679.58	\$689.43	\$699.28	\$709.13	\$718.98	\$728.83	\$738.68	\$748.52
60-64*	\$1,214.06	\$1,231.65	\$1,249.25	\$1,266.84	\$1,284.44	\$1,302.03	\$1,319.63	\$1,337.22
	\$7,700	\$7,800	\$7,900	\$8,000	\$8,100	\$8,200	\$8,300	\$8,400
< 40	\$120.35	\$121.91	\$123.48	\$125.04	\$126.60	\$128.17	\$129.73	\$131.29
40-44	\$181.34	\$183.69	\$186.05	\$188.40	\$190.76	\$193.11	\$195.47	\$197.82
45-49	\$285.75	\$289.46	\$293.17	\$296.88	\$300.59	\$304.30	\$308.01	\$311.72
50-54	\$461.77	\$467.77	\$473.76	\$479.76	\$485.76	\$491.75	\$497.75	\$503.75
55-59	\$758.37	\$768.22	\$778.07	\$787.92	\$797.77	\$807.62	\$817.47	\$827.32
60-64*	\$1,354.82	\$1,372.41	\$1,390.01	\$1,407.60	\$1,425.20	\$1,442.79	\$1,460.39	\$1,477.98
	\$8,500	\$8,600	\$8,700	\$8,800	\$8,900	\$9,000	\$9,100	\$9,200
< 40	\$132.86	\$134.42	\$135.98	\$137.54	\$139.11	\$140.67	\$142.23	\$143.80
40-44	\$200.18	\$202.53	\$204.89	\$207.24	\$209.60	\$211.95	\$214.31	\$216.66
45-49	\$315.44	\$319.15	\$322.86	\$326.57	\$330.28	\$333.99	\$337.70	\$341.41
50-54	\$509.75	\$515.74	\$521.74	\$527.74	\$533.73	\$539.73	\$545.73	\$551.72
55-59	\$837.17	\$847.01	\$856.86	\$866.71	\$876.56	\$886.41	\$896.26	\$906.11
60-64*	\$1,495.58	\$1,513.17	\$1,530.77	\$1,548.36	\$1,565.96	\$1,583.55	\$1,601.15	\$1,618.74
	\$9,300	\$9,400	\$9,500	\$9,600	\$9,700	\$9,800	\$9,900	\$10,000
< 40	\$145.36	\$146.92	\$148.49	\$150.05	\$151.61	\$153.17	\$154.74	\$156.30
40-44	\$219.02	\$221.37	\$223.73	\$226.08	\$228.44	\$230.79	\$233.15	\$235.50
45-49	\$345.12	\$348.83	\$352.55	\$356.26	\$359.97	\$363.68	\$367.39	\$371.10
50-54	\$557.72	\$563.72	\$569.72	\$575.71	\$581.71	\$587.71	\$593.70	\$599.70
55-59	\$915.96	\$925.81	\$935.66	\$945.50	\$955.35	\$965.20	\$975.05	\$984.90
60-64*	\$1,636.34	\$1,653.93	\$1,671.53	\$1,689.12	\$1,706.72	\$1,724.31	\$1,741.91	\$1,759.50