



Voluntary Long Term Disability Income Insurance

Policy Series BML WS-DI 6/11

Designed for the employees of

Town of Canton

180/Age 65 - Special Quote

ELIGIBILITY AND BENEFIT FEATURES

Elimination Period: 180 days

Benefit Duration: Age 65

Available Purchase Amounts: \$300 - \$5,000 per month in \$100 increments.

Coverage: On/Off Job

Offsets at Time of Claim: Benefits may be reduced by payments received under Workers' Compensation law, occupational disease law, or similar law, group insurance, SSA, state or Federal Disability, pension, salary or wage continuance plans and Federal old age benefits.

OPTIONAL RIDERS

Survivor Benefit: Pays 3 months of DI benefit upon death of insured (if death occurs while receiving disability benefits). When this benefit is included and Disability Benefits are being collected, if the insured is diagnosed with a terminal illness (6 months or less to live), the survivor income benefit may be advanced in one lump sum under the Accelerated Benefit for Terminal Illness.

LIMITATIONS AND EXCLUSIONS

Exclusions: *What Disabilities are not covered?*

Some disabilities are not covered by the Policy, including Disability for which You are not under the Regular Care of a Physician, Disability caused by war or act of war, Disability caused by Your commission or attempt to commit a felony or being engaged in an illegal occupation, or Disabilities due to an intentionally self-inflicted injury. Disability for which Workers' Compensation benefits are payable or sustained as a result of working for another employer are not covered.

Pre-Existing Condition Limitation: *Are benefits limited for Pre existing Conditions?*

Any disability, diagnosed or undiagnosed, for which Medical Care was received within the 12 month period prior to the date Your insurance starts will not be covered for the first 12 months Your coverage is in effect, except as provided under the Pre-existing Condition Benefit, if applicable.



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WEEKLY PREMIUMS

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Minimum Income										
Annual	\$6,000.00	\$8,000.04	\$9,999.96	\$12,000.00	\$14,000.04	\$15,999.96	\$18,000.00	\$20,000.04	\$21,999.96	\$24,000.00
Monthly	\$500.00	\$666.67	\$833.33	\$1,000.00	\$1,166.67	\$1,333.33	\$1,500.00	\$1,666.67	\$1,833.33	\$2,000.00
Weekly	\$115.38	\$153.85	\$192.31	\$230.77	\$269.23	\$307.69	\$346.15	\$384.62	\$423.08	\$461.54
Monthly Benefit	\$300	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200
0 - 29	\$0.34	\$0.45	\$0.57	\$0.68	\$0.79	\$0.90	\$1.02	\$1.13	\$1.24	\$1.36
30 - 34	\$0.44	\$0.59	\$0.74	\$0.89	\$1.03	\$1.18	\$1.33	\$1.48	\$1.62	\$1.77
35 - 39	\$0.62	\$0.82	\$1.03	\$1.23	\$1.44	\$1.64	\$1.85	\$2.05	\$2.26	\$2.46
40 - 44	\$1.04	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46	\$3.81	\$4.15
45 - 49	\$1.56	\$2.08	\$2.60	\$3.12	\$3.63	\$4.15	\$4.67	\$5.19	\$5.71	\$6.23
50 - 54	\$1.83	\$2.45	\$3.06	\$3.67	\$4.28	\$4.89	\$5.50	\$6.12	\$6.73	\$7.34
55 - 59	\$2.18	\$2.91	\$3.63	\$4.36	\$5.09	\$5.82	\$6.54	\$7.27	\$8.00	\$8.72
60+ -	\$2.22	\$2.95	\$3.69	\$4.43	\$5.17	\$5.91	\$6.65	\$7.39	\$8.12	\$8.86

Minimum Income										
Annual	\$26,000.04	\$27,999.96	\$30,000.00	\$32,000.04	\$33,999.96	\$36,000.00	\$38,000.04	\$39,999.96	\$42,000.00	\$44,000.04
Monthly	\$2,166.67	\$2,333.33	\$2,500.00	\$2,666.67	\$2,833.33	\$3,000.00	\$3,166.67	\$3,333.33	\$3,500.00	\$3,666.67
Weekly	\$500.00	\$538.46	\$576.92	\$615.39	\$653.85	\$692.31	\$730.77	\$769.23	\$807.69	\$846.15
Monthly Benefit	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100	\$2,200
0 - 29	\$1.47	\$1.58	\$1.70	\$1.81	\$1.92	\$2.04	\$2.15	\$2.26	\$2.37	\$2.49
30 - 34	\$1.92	\$2.07	\$2.22	\$2.36	\$2.51	\$2.66	\$2.81	\$2.95	\$3.10	\$3.25
35 - 39	\$2.67	\$2.88	\$3.08	\$3.29	\$3.49	\$3.70	\$3.90	\$4.11	\$4.31	\$4.52
40 - 44	\$4.50	\$4.85	\$5.19	\$5.54	\$5.89	\$6.23	\$6.58	\$6.92	\$7.27	\$7.62
45 - 49	\$6.75	\$7.27	\$7.79	\$8.31	\$8.83	\$9.35	\$9.87	\$10.39	\$10.90	\$11.42
50 - 54	\$7.95	\$8.56	\$9.17	\$9.79	\$10.40	\$11.01	\$11.62	\$12.23	\$12.84	\$13.45
55 - 59	\$9.45	\$10.18	\$10.90	\$11.63	\$12.36	\$13.09	\$13.81	\$14.54	\$15.27	\$15.99
60+ -	\$9.60	\$10.34	\$11.08	\$11.82	\$12.55	\$13.29	\$14.03	\$14.77	\$15.51	\$16.25



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Minimum Income										
Annual	\$45,999.96	\$48,000.00	\$50,000.04	\$51,999.96	\$54,000.00	\$56,000.04	\$57,999.96	\$60,000.00	\$62,000.04	\$63,999.96
Monthly	\$3,833.33	\$4,000.00	\$4,166.67	\$4,333.33	\$4,500.00	\$4,666.67	\$4,833.33	\$5,000.00	\$5,166.67	\$5,333.33
Weekly	\$884.61	\$923.08	\$961.54	\$1,000.00	\$1,038.46	\$1,076.92	\$1,115.38	\$1,153.85	\$1,192.31	\$1,230.77
Monthly Benefit	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900	\$3,000	\$3,100	\$3,200
0 - 29	\$2.60	\$2.71	\$2.83	\$2.94	\$3.05	\$3.17	\$3.28	\$3.39	\$3.51	\$3.62
30 - 34	\$3.40	\$3.54	\$3.69	\$3.84	\$3.99	\$4.14	\$4.28	\$4.43	\$4.58	\$4.73
35 - 39	\$4.72	\$4.93	\$5.14	\$5.34	\$5.55	\$5.75	\$5.96	\$6.16	\$6.37	\$6.57
40 - 44	\$7.96	\$8.31	\$8.65	\$9.00	\$9.35	\$9.69	\$10.04	\$10.39	\$10.73	\$11.08
45 - 49	\$11.94	\$12.46	\$12.98	\$13.50	\$14.02	\$14.54	\$15.06	\$15.58	\$16.10	\$16.62
50 - 54	\$14.07	\$14.68	\$15.29	\$15.90	\$16.51	\$17.12	\$17.74	\$18.35	\$18.96	\$19.57
55 - 59	\$16.72	\$17.45	\$18.17	\$18.90	\$19.63	\$20.36	\$21.08	\$21.81	\$22.54	\$23.26
60+ -	\$16.99	\$17.72	\$18.46	\$19.20	\$19.94	\$20.68	\$21.42	\$22.16	\$22.89	\$23.63

Minimum Income										
Annual	\$66,000.00	\$68,000.04	\$69,999.96	\$72,000.00	\$74,000.04	\$75,999.96	\$78,000.00	\$80,000.04	\$81,999.96	\$84,000.00
Monthly	\$5,500.00	\$5,666.67	\$5,833.33	\$6,000.00	\$6,166.67	\$6,333.33	\$6,500.00	\$6,666.67	\$6,833.33	\$7,000.00
Weekly	\$1,269.23	\$1,307.69	\$1,346.15	\$1,384.62	\$1,423.08	\$1,461.54	\$1,500.00	\$1,538.46	\$1,576.92	\$1,615.38
Monthly Benefit	\$3,300	\$3,400	\$3,500	\$3,600	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100	\$4,200
0 - 29	\$3.73	\$3.84	\$3.96	\$4.07	\$4.18	\$4.30	\$4.41	\$4.52	\$4.64	\$4.75
30 - 34	\$4.87	\$5.02	\$5.17	\$5.32	\$5.47	\$5.61	\$5.76	\$5.91	\$6.06	\$6.20
35 - 39	\$6.78	\$6.98	\$7.19	\$7.39	\$7.60	\$7.81	\$8.01	\$8.22	\$8.42	\$8.63
40 - 44	\$11.42	\$11.77	\$12.12	\$12.46	\$12.81	\$13.15	\$13.50	\$13.85	\$14.19	\$14.54
45 - 49	\$17.14	\$17.66	\$18.17	\$18.69	\$19.21	\$19.73	\$20.25	\$20.77	\$21.29	\$21.81
50 - 54	\$20.18	\$20.79	\$21.41	\$22.02	\$22.63	\$23.24	\$23.85	\$24.46	\$25.08	\$25.69
55 - 59	\$23.99	\$24.72	\$25.44	\$26.17	\$26.90	\$27.63	\$28.35	\$29.08	\$29.81	\$30.53
60+ -	\$24.37	\$25.11	\$25.85	\$26.59	\$27.33	\$28.06	\$28.80	\$29.54	\$30.28	\$31.02



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Minimum Income										
Annual	\$86,000.04	\$87,999.96	\$90,000.00	\$92,000.04	\$93,999.96	\$96,000.00	\$98,000.04	\$99,999.96		
Monthly	\$7,166.67	\$7,333.33	\$7,500.00	\$7,666.67	\$7,833.33	\$8,000.00	\$8,166.67	\$8,333.33		
Weekly	\$1,653.85	\$1,692.31	\$1,730.77	\$1,769.23	\$1,807.69	\$1,846.15	\$1,884.62	\$1,923.08		
Monthly Benefit	\$4,300	\$4,400	\$4,500	\$4,600	\$4,700	\$4,800	\$4,900	\$5,000		
0 - 29	\$4.86	\$4.98	\$5.09	\$5.20	\$5.32	\$5.43	\$5.54	\$5.65		
30 - 34	\$6.35	\$6.50	\$6.65	\$6.79	\$6.94	\$7.09	\$7.24	\$7.39		
35 - 39	\$8.83	\$9.04	\$9.24	\$9.45	\$9.65	\$9.86	\$10.06	\$10.27		
40 - 44	\$14.89	\$15.23	\$15.58	\$15.92	\$16.27	\$16.62	\$16.96	\$17.31		
45 - 49	\$22.33	\$22.85	\$23.37	\$23.89	\$24.41	\$24.92	\$25.44	\$25.96		
50 - 54	\$26.30	\$26.91	\$27.52	\$28.13	\$28.74	\$29.36	\$29.97	\$30.58		
55 - 59	\$31.26	\$31.99	\$32.71	\$33.44	\$34.17	\$34.89	\$35.62	\$36.35		
60+ -	\$31.76	\$32.49	\$33.23	\$33.97	\$34.71	\$35.45	\$36.19	\$36.93		

BMLWS-DI 6/11 Policy

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