

BENEFIT WAITING PERIODS

Annual Salary	Monthly Benefit	AD&D Benefit	Accident 7	Accident 14	Accident 30	Accident 60	Accident 90	Accident 180
			Sickness 7	Sickness 14	Sickness 30	Sickness 60	Sickness 90	Sickness 180
3,600	200	2,000	9.92	7.92	6.54	4.46	3.88	3.00
5,400	300	3,000	14.88	11.88	9.81	6.69	5.82	4.50
7,200	400	4,000	19.84	15.84	13.08	8.92	7.76	6.00
9,000	500	5,000	24.80	19.80	16.35	11.15	9.70	7.50
10,800	600	6,000	29.76	23.76	19.62	13.38	11.64	9.00
12,600	700	7,000	34.72	27.72	22.89	15.61	13.58	10.50
14,400	800	8,000	39.68	31.68	26.16	17.84	15.52	12.00
16,200	900	9,000	44.64	35.64	29.43	20.07	17.46	13.50
18,000	1,000	10,000	49.60	39.60	32.70	22.30	19.40	15.00
19,800	1,100	11,000	54.56	43.56	35.97	24.53	21.34	16.50
21,600	1,200	12,000	59.52	47.52	39.24	26.76	23.28	18.00
23,400	1,300	13,000	64.48	51.48	42.51	28.99	25.22	19.50
25,200	1,400	14,000	69.44	55.44	45.78	31.22	27.16	21.00
27,000	1,500	15,000	74.40	59.40	49.05	33.45	29.10	22.50
28,800	1,600	16,000	79.36	63.36	52.32	35.68	31.04	24.00
30,600	1,700	17,000	84.32	67.32	55.59	37.91	32.98	25.50
32,400	1,800	18,000	89.28	71.28	58.86	40.14	34.92	27.00
34,200	1,900	19,000	94.24	75.24	62.13	42.37	36.86	28.50
36,000	2,000	20,000	99.20	79.20	65.40	44.60	38.80	30.00
37,800	2,100	21,000	104.16	83.16	68.67	46.83	40.74	31.50
39,600	2,200	22,000	109.12	87.12	71.94	49.06	42.68	33.00
41,400	2,300	23,000	114.08	91.08	75.21	51.29	44.62	34.50
43,200	2,400	24,000	119.04	95.04	78.48	53.52	46.56	36.00
45,000	2,500	25,000	124.00	99.00	81.75	55.75	48.50	37.50
46,800	2,600	26,000	128.96	102.96	85.02	57.98	50.44	39.00
48,600	2,700	27,000	133.92	106.92	88.29	60.21	52.38	40.50
50,400	2,800	28,000	138.88	110.88	91.56	62.44	54.32	42.00
52,200	2,900	29,000	143.84	114.84	94.83	64.67	56.26	43.50
54,000	3,000	30,000	148.80	118.80	98.10	66.90	58.20	45.00
55,800	3,100	31,000	153.76	122.76	101.37	69.13	60.14	46.50
57,600	3,200	32,000	158.72	126.72	104.64	71.36	62.08	48.00
59,400	3,300	33,000	163.68	130.68	107.91	73.59	64.02	49.50
61,200	3,400	34,000	168.64	134.64	111.18	75.82	65.96	51.00
63,000	3,500	35,000	173.60	138.60	114.45	78.05	67.90	52.50
64,800	3,600	36,000	178.56	142.56	117.72	80.28	69.84	54.00
66,600	3,700	37,000	183.52	146.52	120.99	82.51	71.78	55.50
68,400	3,800	38,000	188.48	150.48	124.26	84.74	73.72	57.00
70,200	3,900	39,000	193.44	154.44	127.53	86.97	75.66	58.50
72,000	4,000	40,000	198.40	158.40	130.80	89.20	77.60	60.00
73,800	4,100	41,000	203.36	162.36	134.07	91.43	79.54	61.50
75,600	4,200	42,000	208.32	166.32	137.34	93.66	81.48	63.00
77,400	4,300	43,000	213.28	170.28	140.61	95.89	83.42	64.50
79,200	4,400	44,000	218.24	174.24	143.88	98.12	85.36	66.00
81,000	4,500	45,000	223.20	178.20	147.15	100.35	87.30	67.50
82,800	4,600	46,000	228.16	182.16	150.42	102.58	89.24	69.00
84,600	4,700	47,000	233.12	186.12	153.69	104.81	91.18	70.50
86,400	4,800	48,000	238.08	190.08	156.96	107.04	93.12	72.00
88,200	4,900	49,000	243.04	194.04	160.23	109.27	95.06	73.50
90,000	5,000	50,000	248.00	198.00	163.50	111.50	97.00	75.00
91,800	5,100	51,000	252.96	201.96	166.77	113.73	98.94	76.50
93,600	5,200	52,000	257.92	205.92	170.04	115.96	100.88	78.00
95,400	5,300	53,000	262.88	209.88	173.31	118.19	102.82	79.50
97,200	5,400	54,000	267.84	213.84	176.58	120.42	104.76	81.00
99,000	5,500	55,000	272.80	217.80	179.85	122.65	106.70	82.50
100,800	5,600	56,000	277.76	221.76	183.12	124.88	108.64	84.00
102,600	5,700	57,000	282.72	225.72	186.39	127.11	110.58	85.50
104,400	5,800	58,000	287.68	229.68	189.66	129.34	112.52	87.00
106,200	5,900	59,000	292.64	233.64	192.93	131.57	114.46	88.50
108,000	6,000	60,000	297.60	237.60	196.20	133.80	116.40	90.00
109,800	6,100	61,000	302.56	241.56	199.47	136.03	118.34	91.50
111,600	6,200	62,000	307.52	245.52	202.74	138.26	120.28	93.00
113,400	6,300	63,000	312.48	249.48	206.01	140.49	122.22	94.50
115,200	6,400	64,000	317.44	253.44	209.28	142.72	124.16	96.00
117,000	6,500	65,000	322.40	257.40	212.55	144.95	126.10	97.50
118,800	6,600	66,000	327.36	261.36	215.82	147.18	128.04	99.00
120,600	6,700	67,000	332.32	265.32	219.09	149.41	129.98	100.50
122,400	6,800	68,000	337.28	269.28	222.36	151.64	131.92	102.00
124,200	6,900	69,000	342.24	273.24	225.63	153.87	133.86	103.50
126,000	7,000	70,000	347.20	277.20	228.90	156.10	135.80	105.00
127,800	7,100	71,000	352.16	281.16	232.17	158.33	137.74	106.50
129,600	7,200	72,000	357.12	285.12	235.44	160.56	139.68	108.00
131,400	7,300	73,000	362.08	289.08	238.71	162.79	141.62	109.50
133,200	7,400	74,000	367.04	293.04	241.98	165.02	143.56	111.00
135,000	7,500	75,000	372.00	297.00	245.25	167.25	145.50	112.50