

2012 Enriched Disability rates for downstate NY

Rates will be applied based upon the Policyholder location, in-force policy billing basis and the plan design chosen.

Please note:

- **Annually billed policies (including proprietor / partner / member / owner):**
The new benefit for requests received before November 18th will take effect January 1st of the following year.*
- **Quarterly billed policies:** The new benefit for requests received will take effect the first day of the following quarter.**

<u>ANNUALLY BILLED POLICIES:*</u>	
<u>Enriched Options</u>	<u>Rates</u>
2x Stat (50% of salary up to \$340 per week)	\$ 34.86 Per Male Per Year
	\$ 79.38 Per Female Per Year
3x Stat (50% of salary up to \$510 per week)	\$ 45.02 Per Male Per Year
	\$102.51 Per Female Per Year
4x Stat (50% of salary up to \$680 per week)	\$ 78.68 Per Male Per Year
	\$179.17 Per Female Per Year
5x Stat (50% of salary up to \$850 per week)	\$ 98.60 Per Male Per Year
	\$224.53 Per Female Per Year
<u>QUARTERLY BILLED POLICIES:**</u>	
<u>Enriched Options</u>	<u>Rates</u>
2x Stat (50% of salary up to \$340 per week)	\$ 4.03 Per Male Per Month
	\$ 8.66 Per Female Per Month
3x Stat (50% of salary up to \$510 per week)	\$ 5.20 Per Male Per Month
	\$11.19 Per Female Per Month
4x Stat (50% of salary up to \$680 per week)	\$ 9.09 Per Male Per Month
	\$19.55 Per Female Per Month
5x Stat (50% of salary up to \$850 per week)	\$11.39 Per Male Per Month
	\$24.50 Per Female Per Month
<u>PROPRIETOR / PARTNER / MEMBER / OWNER:*</u>	
<u>Enriched Options</u>	<u>Rates</u>
2x Stat (50% of salary up to \$340 per week)	\$147.00 Per Person Per Year
3x Stat (50% of salary up to \$510 per week)	\$189.84 Per Person Per Year
4x Stat (50% of salary up to \$680 per week)	\$331.80 Per Person Per Year
5x Stat (50% of salary up to \$850 per week)	\$415.80 Per Person Per Year