

Long-Term Disability Rates
Effective January 1, 2004

2004 Semimonthly LTD Rates						
12-month positions Annual Salary	60% Benefit Without Retirement Protection	70% Benefit Without Retirement Protection	60% Benefit With Retirement Protection	70% Benefit With Retirement Protection	UVM Cost Without Retirement Protection	UVM Cost With Retirement Protection
\$15,000 or Less	\$1.19	\$2.47	\$1.58	\$2.86	\$2.79	\$3.69
\$15,001-20,000	\$1.61	\$3.34	\$2.13	\$3.85	\$3.74	\$4.97
\$20,001-30,000	\$2.30	\$4.76	\$3.04	\$5.50	\$5.35	\$7.09
\$30,001-40,000	\$3.21	\$6.67	\$4.25	\$7.71	\$7.49	\$9.92
\$40,001-50,000	\$4.13	\$8.58	\$5.47	\$9.91	\$9.63	\$12.76
\$50,001-60,000	\$5.05	\$10.48	\$6.68	\$12.12	\$11.77	\$15.59
\$60,001-70,000	\$5.96	\$12.38	\$7.90	\$14.31	\$13.92	\$18.43
\$70,001-80,000	\$6.88	\$14.28	\$9.11	\$16.52	\$16.06	\$21.26
\$80,001-90,000	\$7.80	\$16.19	\$10.33	\$18.72	\$18.20	\$24.10
\$90,001-100,000	\$8.72	\$18.11	\$11.54	\$20.93	\$20.33	\$26.93
\$100,001 - 110,000	\$9.63	\$20.00	\$12.76	\$23.12	\$22.48	\$29.77
\$110,001 - 120,000	\$10.55	\$21.91	\$13.97	\$25.33	\$24.62	\$32.60
\$120,001 -130,000	\$11.47	\$23.81	\$15.19	\$27.53	\$26.76	\$35.44
\$130,001 - 140,000	\$12.39	\$25.72	\$16.40	\$29.74	\$28.90	\$38.27
\$140,001 - 150,000	\$13.31	\$27.62	\$17.62	\$31.93	\$31.04	\$41.11
\$150,001 - 160,000	\$14.22	\$29.53	\$18.83	\$34.14	\$33.18	\$43.94
\$160,001 - 170,000	\$15.14	\$31.44	\$20.05	\$36.34	\$35.32	\$46.78
\$170,001 - 180,000	\$16.06	\$33.34	\$21.26	\$38.55	\$37.46	\$49.61
\$180,001 - 190,000	\$16.97	\$35.24	\$22.48	\$40.74	\$39.61	\$52.45
\$190,001 - 200,000	\$17.89	\$37.14	\$23.69	\$42.95	\$41.75	\$55.28
\$200,001 and over	\$19.73	\$40.97	\$26.12	\$47.36	\$46.02	\$60.95

2004 Biweekly LTD Rates						
Annualized Pay Rate (Hourly rate X 2080 hrs.)	60% Benefit Without Retirement Protection	70% Benefit Without Retirement Protection	60% Benefit With Retirement Protection	70% Benefit With Retirement Protection	UVM Cost Without Retirement Protection	UVM Cost With Retirement Protection
\$15,000 or Less	\$1.10	\$2.29	\$1.46	\$2.64	\$2.57	\$3.41
\$15,001-20,000	\$1.61	\$3.34	\$2.13	\$3.85	\$3.74	\$4.97
\$20,001-30,000	\$2.30	\$4.76	\$3.04	\$5.50	\$5.35	\$7.09
\$30,001-40,000	\$3.21	\$6.67	\$4.25	\$7.71	\$7.49	\$9.92
\$40,001-50,000	\$4.13	\$8.58	\$5.47	\$9.91	\$9.63	\$12.76
\$50,001-60,000	\$5.05	\$10.48	\$6.68	\$12.12	\$11.77	\$15.59
\$60,001-70,000	\$5.96	\$12.38	\$7.90	\$14.31	\$13.92	\$18.43
\$70,001-80,000	\$6.88	\$14.28	\$9.11	\$16.52	\$16.06	\$21.26
\$80,001-90,000	\$7.80	\$16.19	\$10.33	\$18.72	\$18.20	\$24.10
\$90,001-100,000	\$8.72	\$18.11	\$11.54	\$20.93	\$20.33	\$26.93
\$100,001 - 110,000	\$9.63	\$20.00	\$12.76	\$23.12	\$22.48	\$29.77