Reliance Standard Voluntary Plans
Voluntary Group Long Term Disability Insurance
Premium Table
Plan Holder: City of Redlands - VPL # 301581

Scheduled Benefit: Each eligible employee may elect an amount of insurance, in increments of $100 from a minimum of $500 to a maximum of $8,000 per month up to 60% of covered earnings.

You may select any benefit amount from $500 up to your maximum monthly benefit. Locate your annual earnings to determine your maximum monthly benefit amount. If your covered earnings fall between ranges, the lesser benefit amount will apply.

Employee Semi-Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$15,000	$500	$0.35	$0.35	$0.45	$0.65	$1.15	$1.75	$2.40	$3.55	$4.45	$4.08	$3.40	$3.40
$15,000	$600	$0.42	$0.42	$0.54	$0.78	$1.38	$2.10	$2.88	$4.26	$5.34	$4.89	$4.08	$4.08
$15,000	$700	$0.49	$0.49	$0.63	$0.91	$1.61	$2.45	$3.36	$4.97	$6.23	$5.71	$4.76	$4.76
$16,000	$800	$0.56	$0.56	$0.72	$1.04	$1.84	$2.80	$3.84	$5.68	$7.12	$6.52	$5.44	$5.44
$18,000	$900	$0.63	$0.63	$0.81	$1.17	$2.07	$3.15	$4.32	$6.39	$8.01	$7.34	$6.12	$6.12
$20,000	$1,000	$0.70	$0.70	$0.90	$1.30	$2.30	$3.50	$4.80	$7.10	$8.90	$8.15	$6.80	$6.80
$22,000	$1,100	$0.77	$0.77	$0.99	$1.43	$2.53	$3.85	$5.28	$7.81	$9.79	$8.97	$7.48	$7.48
$24,000	$1,200	$0.84	$0.84	$1.08	$1.56	$2.76	$4.20	$5.76	$8.52	$10.68	$9.78	$8.16	$8.16
$26,000	$1,300	$0.91	$0.91	$1.17	$1.69	$2.99	$4.55	$6.24	$9.23	$11.57	$10.60	$8.84	$8.84
$28,000	$1,400	$0.98	$0.98	$1.26	$1.82	$3.22	$4.90	$6.72	$9.94	$12.46	$11.41	$9.52	$9.52
$30,000	$1,500	$1.05	$1.05	$1.35	$1.95	$3.45	$5.25	$7.20	$10.65	$13.35	$12.23	$10.20	$10.20
$32,000	$1,600	$1.12	$1.12	$1.44	$2.08	$3.68	$5.60	$7.68	$11.36	$14.24	$13.04	$10.88	$10.88
$34,000	$1,700	$1.19	$1.19	$1.53	$2.21	$3.91	$5.95	$8.16	$12.07	$15.13	$13.86	$11.56	$11.56
$36,000	$1,800	$1.26	$1.26	$1.62	$2.34	$4.14	$6.30	$8.64	$12.78	$16.02	$14.67	$12.24	$12.24
$38,000	$1,900	$1.33	$1.33	$1.71	$2.47	$4.37	$6.65	$9.12	$13.49	$16.91	$15.49	$12.92	$12.92
$40,000	$2,000	$1.40	$1.40	$1.80	$2.60	$4.60	$7.00	$9.60	$14.20	$17.80	$16.30	$13.60	$13.60
$42,000	$2,100	$1.47	$1.47	$1.89	$2.73	$4.83	$7.35	$10.08	$14.91	$18.69	$17.12	$14.28	$14.28
$44,000	$2,200	$1.54	$1.54	$1.98	$2.86	$5.06	$7.70	$10.56	$15.62	$19.58	$17.93	$14.96	$14.96
$46,000	$2,300	$1.61	$1.61	$2.07	$2.99	$5.29	$8.05	$11.04	$16.33	$20.47	$18.75	$15.64	$15.64
$48,000	$2,400	$1.68	$1.68	$2.16	$3.12	$5.52	$8.40	$11.52	$17.04	$21.36	$19.56	$16.32	$16.32
$50,000	$2,500	$1.75	$1.75	$2.25	$3.25	$5.75	$8.75	$12.00	$17.75	$22.25	$20.38	$17.00	$17.00
$52,000	$2,600	$1.82	$1.82	$2.34	$3.38	$5.98	$9.10	$12.48	$18.46	$23.14	$21.19	$17.68	$17.68
$54,000	$2,700	$1.89	$1.89	$2.43	$3.51	$6.21	$9.45	$12.96	$19.17	$24.03	$22.01	$18.36	$18.36
$56,000	$2,800	$1.96	$1.96	$2.52	$3.64	$6.44	$9.80	$13.44	$19.88	$24.92	$22.82	$19.04	$19.04
$58,000	$2,900	$2.03	$2.03	$2.61	$3.77	$6.67	$10.15	$13.92	$20.59	$25.81	$23.64	$19.72	$19.72
$60,000	$3,000	$2.10	$2.10	$2.70	$3.90	$6.90	$10.50	$14.40	$21.30	$26.70	$24.45	$20.40	$20.40
$62,000	$3,100	$2.17	$2.17	$2.79	$4.03	$7.13	$10.85	$14.88	$22.01	$27.59	$25.27	$21.08	$21.08
$64,000	$3,200	$2.24	$2.24	$2.88	$4.16	$7.36	$11.20	$15.36	$22.72	$28.48	$26.08	$21.76	$21.76
$66,000	$3,300	$2.31	$2.31	$2.97	$4.29	$7.59	$11.55	$15.84	$23.43	$29.37	$26.90	$22.44	$22.44
$68,000	$3,400	$2.38	$2.38	$3.06	$4.42	$7.82	$11.90	$16.32	$24.14	$30.26	$27.71	$23.12	$23.12
$70,000	$3,500	$2.45	$2.45	$3.15	$4.55	$8.05	$12.25	$16.80	$24.85	$31.15	$28.53	$23.80	$23.80
$72,000	$3,600	$2.52	$2.52	$3.24	$4.68	$8.28	$12.60	$17.28	$25.56	$32.04	$29.34	$24.48	$24.48
$74,000	$3,700	$2.59	$2.59	$3.33	$4.81	$8.51	$12.95	$17.76	$26.27	$32.93	$30.16	$25.16	$25.16

Employee Semi-Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$76,000	$3,800	$2.66	$2.66	$3.42	$4.94	$8.74	$13.30	$18.24	$26.98	$33.82	$30.97	$25.84	$25.84
$78,000	$3,900	$2.73	$2.73	$3.51	$5.07	$8.97	$13.65	$18.72	$27.69	$34.71	$31.79	$26.52	$26.52
$80,000	$4,000	$2.80	$2.80	$3.60	$5.20	$9.20	$14.00	$19.20	$28.40	$35.60	$32.60	$27.20	$27.20
$82,000	$4,100	$2.87	$2.87	$3.69	$5.33	$9.43	$14.35	$19.68	$29.11	$36.49	$33.42	$27.88	$27.88
$84,000	$4,200	$2.94	$2.94	$3.78	$5.46	$9.66	$14.70	$20.16	$29.82	$37.38	$34.23	$28.56	$28.56
$86,000	$4,300	$3.01	$3.01	$3.87	$5.59	$9.89	$15.05	$20.64	$30.53	$38.27	$35.05	$29.24	$29.24
$88,000	$4,400	$3.08	$3.08	$3.96	$5.72	$10.12	$15.40	$21.12	$31.24	$39.16	$35.86	$29.92	$29.92
$90,000	$4,500	$3.15	$3.15	$4.05	$5.85	$10.35	$15.75	$21.60	$31.95	$40.05	$36.68	$30.60	$30.60
$92,000	$4,600	$3.22	$3.22	$4.14	$5.98	$10.58	$16.10	$22.08	$32.66	$40.94	$37.49	$31.28	$31.28
$94,000	$4,700	$3.29	$3.29	$4.23	$6.11	$10.81	$16.45	$22.56	$33.37	$41.83	$38.31	$31.96	$31.96
$96,000	$4,800	$3.36	$3.36	$4.32	$6.24	$11.04	$16.80	$23.04	$34.08	$42.72	$39.12	$32.64	$32.64
$98,000	$4,900	$3.43	$3.43	$4.41	$6.37	$11.27	$17.15	$23.52	$34.79	$43.61	$39.94	$33.32	$33.32
$100,000	$5,000	$3.50	$3.50	$4.50	$6.50	$11.50	$17.50	$24.00	$35.50	$44.50	$40.75	$34.00	$34.00
$102,000	$5,100	$3.57	$3.57	$4.59	$6.63	$11.73	$17.85	$24.48	$36.21	$45.39	$41.57	$34.68	$34.68
$104,000	$5,200	$3.64	$3.64	$4.68	$6.76	$11.96	$18.20	$24.96	$36.92	$46.28	$42.38	$35.36	$35.36
$106,000	$5,300	$3.71	$3.71	$4.77	$6.89	$12.19	$18.55	$25.44	$37.63	$47.17	$43.20	$36.04	$36.04
$108,000	$5,400	$3.78	$3.78	$4.86	$7.02	$12.42	$18.90	$25.92	$38.34	$48.06	$44.01	$36.72	$36.72
$110,000	$5,500	$3.85	$3.85	$4.95	$7.15	$12.65	$19.25	$26.40	$39.05	$48.95	$44.83	$37.40	$37.40
$112,000	$5,600	$3.92	$3.92	$5.04	$7.28	$12.88	$19.60	$26.88	$39.76	$49.84	$45.64	$38.08	$38.08
$114,000	$5,700	$3.99	$3.99	$5.13	$7.41	$13.11	$19.95	$27.36	$40.47	$50.73	$46.46	$38.76	$38.76
$116,000	$5,800	$4.06	$4.06	$5.22	$7.54	$13.34	$20.30	$27.84	$41.18	$51.62	$47.27	$39.44	$39.44
$118,000	$5,900	$4.13	$4.13	$5.31	$7.67	$13.57	$20.65	$28.32	$41.89	$52.51	$48.09	$40.12	$40.12
$120,000	$6,000	$4.20	$4.20	$5.40	$7.80	$13.80	$21.00	$28.80	$42.60	$53.40	$48.90	$40.80	$40.80
$122,000	$6,100	$4.27	$4.27	$5.49	$7.93	$14.03	$21.35	$29.28	$43.31	$54.29	$49.72	$41.48	$41.48
$124,000	$6,200	$4.34	$4.34	$5.58	$8.06	$14.26	$21.70	$29.76	$44.02	$55.18	$50.53	$42.16	$42.16
$126,000	$6,300	$4.41	$4.41	$5.67	$8.19	$14.49	$22.05	$30.24	$44.73	$56.07	$51.35	$42.84	$42.84
$128,000	$6,400	$4.48	$4.48	$5.76	$8.32	$14.72	$22.40	$30.72	$45.44	$56.96	$52.16	$43.52	$43.52
$130,000	$6,500	$4.55	$4.55	$5.85	$8.45	$14.95	$22.75	$31.20	$46.15	$57.85	$52.98	$44.20	$44.20
$132,000	$6,600	$4.62	$4.62	$5.94	$8.58	$15.18	$23.10	$31.68	$46.86	$58.74	$53.79	$44.88	$44.88
$134,000	$6,700	$4.69	$4.69	$6.03	$8.71	$15.41	$23.45	$32.16	$47.57	$59.63	$54.61	$45.56	$45.56
$136,000	$6,800	$4.76	$4.76	$6.12	$8.84	$15.64	$23.80	$32.64	$48.28	$60.52	$55.42	$46.24	$46.24
$138,000	$6,900	$4.83	$4.83	$6.21	$8.97	$15.87	$24.15	$33.12	$48.99	$61.41	$56.24	$46.92	$46.92
$140,000	$7,000	$4.90	$4.90	$6.30	$9.10	$16.10	$24.50	$33.60	$49.70	$62.30	$57.05	$47.60	$47.60

Employee Semi-Monthly Premiums

Annual Earnings	Monthly Benefit Amount	Age -19	Age 20-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
$142,000	$7,100	$4.97	$4.97	$6.39	$9.23	$16.33	$24.85	$34.08	$50.41	$63.19	$57.87	$48.28	$48.28
$144,000	$7,200	$5.04	$5.04	$6.48	$9.36	$16.56	$25.20	$34.56	$51.12	$64.08	$58.68	$48.96	$48.96
$146,000	$7,300	$5.11	$5.11	$6.57	$9.49	$16.79	$25.55	$35.04	$51.83	$64.97	$59.50	$49.64	$49.64
$148,000	$7,400	$5.18	$5.18	$6.66	$9.62	$17.02	$25.90	$35.52	$52.54	$65.86	$60.31	$50.32	$50.32
$150,000	$7,500	$5.25	$5.25	$6.75	$9.75	$17.25	$26.25	$36.00	$53.25	$66.75	$61.13	$51.00	$51.00
$152,000	$7,600	$5.32	$5.32	$6.84	$9.88	$17.48	$26.60	$36.48	$53.96	$67.64	$61.94	$51.68	$51.68
$154,000	$7,700	$5.39	$5.39	$6.93	$10.01	$17.71	$26.95	$36.96	$54.67	$68.53	$62.76	$52.36	$52.36
$156,000	$7,800	$5.46	$5.46	$7.02	$10.14	$17.94	$27.30	$37.44	$55.38	$69.42	$63.57	$53.04	$53.04
$158,000	$7,900	$5.53	$5.53	$7.11	$10.27	$18.17	$27.65	$37.92	$56.09	$70.31	$64.39	$53.72	$53.72
$160,000	$8,000	$5.60	$5.60	$7.20	$10.40	$18.40	$28.00	$38.40	$56.80	$71.20	$65.20	$54.40	$54.40