

**Harvard Group Long Term Disability (LTD)
Rates and Benefits with Lincoln Financial Group (formerly Liberty Mutual)**

Long Term Disability is deducted from pay on an after-tax basis.
Benefits are tax-free.

Premium cost with Lincoln Financial Group (formerly Liberty Mutual) is based on your annual earnings:

Annual Earnings	Rate	Rate Basis
Less than \$15,000	\$ 0.229	Per \$100 of monthly earnings
\$15,000 - \$69,999	\$ 0.261	
\$70,000 - \$94,999	\$ 0.563	
\$95,000 and above	\$ 0.710	

The monthly premium is calculated as: Monthly earnings x Rate ÷ 100 = Monthly premium.

Example 1: If you earn \$60,000 per year, your LTD premium is \$13.05 per month:
 $\$60,000 \div 12 = \$5,000$ monthly earnings x 0.261 rate ÷ 100 = \$13.05 per month.

The paycheck deduction if paid weekly is \$3.01; paid biweekly is \$6.02

Your benefit, if qualified as disabled, would be 60% of your pay: \$5,000/month x .6 = \$3,000 per month, tax-free

Example 2: If you earn \$100,000 per year, your LTD premium is \$59.17 per month:
 $\$100,000 \div 12 = \$8,333$ monthly earnings x 0.710 rate ÷ 100 = \$59.17 per month

The paycheck deduction if paid weekly is \$13.65; paid biweekly is \$27.30

Your benefit, if qualified as disabled, would be 60% of your pay: \$8,333/month x .6 = \$5,000 per month, tax-free