

NPUT NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND

Ron Noelle, Administrator

LONG TERM DISABILITY
PREMIUMS \ BUY UP.

LONG TERM DISABILITY BUY UP OPTIONS

70% BENEFIT TO SOCIAL SECURITY RETIREMENT AGE

EFFECTIVE 10/1/08

TOTAL SALARY	Monthly Premium 1/12 x \$.21 Per \$ 100 of Annual Salary	Annual Premium	TOTAL SALARY	Monthly Premium 1/12 x \$.21 Per \$ 100 of Annual Salary	Annual Premium	TOTAL SALARY	Monthly Premium 1/12 x \$.21 Per \$ 100 of Annual Salary	Annual Premium
\$ 61,000	\$ 10.68	\$ 128.10	\$ 101,000	\$ 17.68	\$ 212.10	\$ 141,000	\$ 24.68	\$ 296.10
\$ 62,000	\$ 10.85	\$ 130.20	\$ 102,000	\$ 17.85	\$ 214.20	\$ 142,000	\$ 24.85	\$ 298.20
\$ 63,000	\$ 11.03	\$ 132.30	\$ 103,000	\$ 18.03	\$ 216.30	\$ 143,000	\$ 25.03	\$ 300.30
\$ 64,000	\$ 11.20	\$ 134.40	\$ 104,000	\$ 18.20	\$ 218.40	\$ 144,000	\$ 25.20	\$ 302.40
\$ 65,000	\$ 11.38	\$ 136.50	\$ 105,000	\$ 18.38	\$ 220.50	\$ 145,000	\$ 25.38	\$ 304.50
\$ 66,000	\$ 11.55	\$ 138.60	\$ 106,000	\$ 18.55	\$ 222.60	\$ 146,000	\$ 25.55	\$ 306.60
\$ 67,000	\$ 11.73	\$ 140.70	\$ 107,000	\$ 18.73	\$ 224.70	\$ 147,000	\$ 25.73	\$ 308.70
\$ 68,000	\$ 11.90	\$ 142.80	\$ 108,000	\$ 18.90	\$ 226.80	\$ 148,000	\$ 25.90	\$ 310.80
\$ 69,000	\$ 12.08	\$ 144.90	\$ 109,000	\$ 19.08	\$ 228.90	\$ 149,000	\$ 26.08	\$ 312.90
\$ 70,000	\$ 12.25	\$ 147.00	\$ 110,000	\$ 19.25	\$ 231.00	\$ 150,000	\$ 26.25	\$ 315.00
\$ 71,000	\$ 12.43	\$ 149.10	\$ 111,000	\$ 19.43	\$ 233.10	\$ 151,000	\$ 26.43	\$ 317.10
\$ 72,000	\$ 12.60	\$ 151.20	\$ 112,000	\$ 19.60	\$ 235.20	\$ 152,000	\$ 26.60	\$ 319.20
\$ 73,000	\$ 12.78	\$ 153.30	\$ 113,000	\$ 19.78	\$ 237.30	\$ 153,000	\$ 26.78	\$ 321.30
\$ 74,000	\$ 12.95	\$ 155.40	\$ 114,000	\$ 19.95	\$ 239.40	\$ 154,000	\$ 26.95	\$ 323.40
\$ 75,000	\$ 13.13	\$ 157.50	\$ 115,000	\$ 20.13	\$ 241.50	\$ 155,000	\$ 27.13	\$ 325.50
\$ 76,000	\$ 13.30	\$ 159.60	\$ 116,000	\$ 20.30	\$ 243.60	\$ 156,000	\$ 27.30	\$ 327.60
\$ 77,000	\$ 13.48	\$ 161.70	\$ 117,000	\$ 20.48	\$ 245.70	\$ 157,000	\$ 27.48	\$ 329.70
\$ 78,000	\$ 13.65	\$ 163.80	\$ 118,000	\$ 20.65	\$ 247.80	\$ 158,000	\$ 27.65	\$ 331.80
\$ 79,000	\$ 13.83	\$ 165.90	\$ 119,000	\$ 20.83	\$ 249.90	\$ 159,000	\$ 27.83	\$ 333.90
\$ 80,000	\$ 14.00	\$ 168.00	\$ 120,000	\$ 21.00	\$ 252.00	\$ 160,000	\$ 28.00	\$ 336.00
\$ 81,000	\$ 14.18	\$ 170.10	\$ 121,000	\$ 21.18	\$ 254.10	\$ 161,000	\$ 28.18	\$ 338.10
\$ 82,000	\$ 14.35	\$ 172.20	\$ 122,000	\$ 21.35	\$ 256.20	\$ 162,000	\$ 28.35	\$ 340.20
\$ 83,000	\$ 14.53	\$ 174.30	\$ 123,000	\$ 21.53	\$ 258.30	\$ 163,000	\$ 28.53	\$ 342.30
\$ 84,000	\$ 14.70	\$ 176.40	\$ 124,000	\$ 21.70	\$ 260.40	\$ 164,000	\$ 28.70	\$ 344.40
\$ 85,000	\$ 14.88	\$ 178.50	\$ 125,000	\$ 21.88	\$ 262.50	\$ 165,000	\$ 28.88	\$ 346.50
\$ 86,000	\$ 15.05	\$ 180.60	\$ 126,000	\$ 22.05	\$ 264.60	\$ 166,000	\$ 29.05	\$ 348.60
\$ 87,000	\$ 15.23	\$ 182.70	\$ 127,000	\$ 22.23	\$ 266.70	\$ 167,000	\$ 29.23	\$ 350.70
\$ 88,000	\$ 15.40	\$ 184.80	\$ 128,000	\$ 22.40	\$ 268.80	\$ 168,000	\$ 29.40	\$ 352.80
\$ 89,000	\$ 15.58	\$ 186.90	\$ 129,000	\$ 22.58	\$ 270.90	\$ 169,000	\$ 29.58	\$ 354.90
\$ 90,000	\$ 15.75	\$ 189.00	\$ 130,000	\$ 22.75	\$ 273.00	\$ 170,000	\$ 29.75	\$ 357.00
\$ 91,000	\$ 15.93	\$ 191.10	\$ 131,000	\$ 22.93	\$ 275.10	\$ 171,000	\$ 29.93	\$ 359.10
\$ 92,000	\$ 16.10	\$ 193.20	\$ 132,000	\$ 23.10	\$ 277.20	\$ 171,429	\$ 30.00	\$ 360.00
\$ 93,000	\$ 16.28	\$ 195.30	\$ 133,000	\$ 23.28	\$ 279.30	Annual Salary :		\$ 80,000
\$ 94,000	\$ 16.45	\$ 197.40	\$ 134,000	\$ 23.45	\$ 281.40	Divide by 100 :		\$ 800
\$ 95,000	\$ 16.63	\$ 199.50	\$ 135,000	\$ 23.63	\$ 283.50	Multiple by . 21 :		\$ 168.00
\$ 96,000	\$ 16.80	\$ 201.60	\$ 136,000	\$ 23.80	\$ 285.60	Annual Premium :		\$ 168.00
\$ 97,000	\$ 16.98	\$ 203.70	\$ 137,000	\$ 23.98	\$ 287.70	Monthly Premium :		\$ 14.00
\$ 98,000	\$ 17.15	\$ 205.80	\$ 138,000	\$ 24.15	\$ 289.80	Per Deduction (20) :		\$ 8.40
\$ 99,000	\$ 17.33	\$ 207.90	\$ 139,000	\$ 24.33	\$ 291.90			
\$ 100,000	\$ 17.50	\$ 210.00	\$ 140,000	\$ 24.50	\$ 294.00			

Monthly Premium = Annual Salary / 12 x .21 / \$ 100 of Annual Salary

Annual Premium = .21 / \$ 100 of Annual Salary

Max. Monthly Benefit	Max. Monthly Salary Covered	Max. Annual Salary Covered			
\$ 10,000.00	\$ 14,285.71	\$ 171,428.57			
0.7					
Annual Salary	Divide by 100	Times . 21	Monthly Premium	Per Deduction	
\$ 80,000.00	\$ 800.00	\$ 168.00	\$ 14.00	\$ 8.40	