

State: District of Columbia **Filing Company:** Hartford Life and Accident Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term
Product Name: GCF_DC_Rate_2014_GBD-1200 Series_HLA
Project Name/Number: /4281

Filing at a Glance

Company: Hartford Life and Accident Insurance Company
Product Name: GCF_DC_Rate_2014_GBD-1200 Series_HLA
State: District of Columbia
TOI: H11G Group Health - Disability Income
Sub-TOI: H11G.003 Long Term
Filing Type: Rate
Date Submitted: 04/07/2014
SERFF Tr Num: HARL-129376815
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: GBD_GCF_DC_RATE_2014_GBD-1200 SERIES_HLA
Implementation: On Approval
Date Requested:
Author(s): Doris Reinke, Yolanda Topps, Christine Paulson, Renee Torrito, Laura-Lee Arena, Bonnie Coleman, Kim Bezelovs, Meghan Weiman
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

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General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number: 4281	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact: -13.2%
Filing Status Changed: 04/07/2014	
State Status Changed:	Deemer Date:
Created By: Renee Torrito	Submitted By: Yolanda Topps
Corresponding Filing Tracking Number:	

Filing Description:

The attached rate manual and actuarial memorandum are being submitted for your review and approval, please see the Cover Letter attached in the Supporting Documentation tab for further information.

Company and Contact

Filing Contact Information

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Simsbury, CT 06089	860-392-3848 [FAX]

Filing Company Information

Hartford Life and Accident Insurance Company	CoCode: 70815	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type: Life
Simsbury, CT 06089	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0838648	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

HARL-129376815

State Tracking #:

Company Tracking #:

GBD_GCF_DC_RATE_2014_GBD-1200
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Rate Information

Rate data applies to filing.

Filing Method: Informational

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: 0.200%

Effective Date of Last Rate Revision: 05/11/2012

Filing Method of Last Filing: Informational

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Life and Accident Insurance Company	%	-13.200%	\$-93,909	2,286	\$711,431	39.400%	-63.700%

SERFF Tracking #:

HARL-129376815

State Tracking #:**Company Tracking #:**GBD_GCF_DC_RATE_2014_GBD-1200
SERIES_HLA**State:**

District of Columbia

Filing Company:

Hartford Life and Accident Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.003 Long Term

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/4281

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	GBD-1200 (10/08)	New		DC_Rate Manual_Rate 2014_GBD-1200 Series_HLA.pdf,

Hartford Life and Accident Insurance Company

Group Long Term Disability Insurance Rating Manual

STEP A:

1. Monthly Base Premium

Determine the appropriate table in Appendix B based on the plan being rated. The tables vary depending on the benefit duration, benefit percent and integration method. In each table, rates are shown for 6 month and 3 month elimination period plans. If rating 1 or 2 month elimination period plans, use the base rates in the 3 month elimination period table as the starting point. For other elimination periods, use the 6 month elimination period base rates. The rates in each table reflect a \$100 minimum benefit.

Determine the base rate per \$100 of covered salary from the table for each individual based on their sex, current age and monthly covered salary.

Adjustments to base rates for each individual:

Cost of Living Adjustment (COLA): If the plan includes COLA, multiply the base rate by the appropriate factor from the COLA tables in Appendix C. The factors vary based on the individual's age, the level of COLA increase and the number of increases. The same factor is applicable to both males and females.

Minimum Benefit: If the minimum benefit is \$0 or \$50, instead of \$100, multiply the base rate by the appropriate factor from the minimum benefit adjustment tables in Appendix D. The minimum benefit adjustment factor varies based on the salary level of the individual, integration method and benefit percent.

Step Rate Adjustment: If age specific rates are requested, adjust the base rate by the factors in the table below for each age band.

Step Rate Adjustment	
Under 25	0.84
25 - 29	0.76
30 - 34	0.82
35 - 39	0.90
40 - 44	0.96
45 - 49	1.04
50 - 54	1.14
55 - 59	1.20
60 - 64	1.25
65 - 69	1.19
70 - 74	1.19
75 +	1.19

Multiply each individual's base rate, adjusted for each applicable plan design option described above, by their covered salary and divide by 100. Sum the results over all individuals to yield the total group's monthly base premium and enter the value in column 1 of the formula shown in Appendix A.

2. Economic/Experience Factor (EEF)

EEF = 1.00

STEP A-2: Pension Contribution Benefit (Optional Benefit)

For each individual, calculate the monthly benefit based on the individual's salary, the benefit percentage and the pension contribution benefit maximum. Multiply the benefit amount by the rate per \$100 of benefit shown below and divide by 100.

<u>Age</u>	<u>Male</u>	<u>Female</u>
22	0.206	0.227
27	0.264	0.349
32	0.333	0.544
37	0.498	0.861
42	0.895	1.366
47	1.686	2.143
52	2.891	2.846
57	3.896	3.450
62	3.566	3.135
67	2.631	2.407

Sum the results over all individuals to yield the total group's monthly base premium for the pension contribution benefit and enter the value in column 2 of the formula shown in Appendix A.

3. Pension Contribution Elimination Period:

<u>EP</u>	<u>Rate</u>
90 Days	1.300
180 Days	1.150
365 Days	1.000
730 Days	0.850

STEP A-3: Statutory Offsets

Determine the credit for each individual from the tables in Appendix E, The credits vary based on the individual's state of employment, age, sex, and monthly salary. Sum the results over all individuals to get the total credit. Multiply the total credit by the appropriate factor from the Statutory EP table in Appendix F, based on the EP of the case. Then divide the result by the elimination period adjustment from step B.10.

STEP B: Adjustments for Group Characteristics and Additional Plan Design Features

The following adjustments apply to the total group's monthly base premium. The same adjustments apply to the monthly base premium for the pension contribution benefit except as noted in the formula shown in Appendix A:

1. Case Size: See Appendix G

2. Area: See Appendix H

3. Industry: See Appendix I

4. Collar Color

For certain industries (SIC codes 7361-7363, 7389, 9111-9199, 9211-9229, 9311-9661, 9711-9721 and 9999) the following detailed collar color factors are applied.

White	0.75
Professional	0.90
Administrative	0.90
Light Blue	1.59
Blue	1.59
Heavy Blue	1.59

5. Richness of Benefit: See Appendix J

6. Definition of Disability

Any Occupation	0.90
1 Year Own Occ	0.93
2 Year Own Occ	1.00
3 Year Own Occ	1.06
4 Year Own Occ	1.08
5 Year Own Occ	1.10
Own Occ to 65	1.20
1 Year Own Occ / 1 Year Reasonable Occ	1.00
2 Years Own Occ / 2 Years Reasonable Occ	1.08
1 Year Own Occ / 2 Years Reasonable Occ	1.06
2 Years Own Occ / 1 Year Reasonable Occ	1.06

7. Mental Illness Limitation

1 Year Limit	0.99
2 Year Limit	1.00
Same as any other condition	1.20

8. Substance Abuse Limitation

1 Year Limit	0.99
2 Year Limit	1.00
Same as any other condition	1.04

9. Rate Guarantee on Renewal

1 Year	1.00
2 Year	1.05
3 Year	Refer to Home Office

10. Elimination Period

Adjustments for 1 and 2 month elimination periods apply to 3 month elimination period base rates.

Calculate the covered volume for females under 40 as a percentage of total covered volume.

1 Month Elimination Period

<u>% Volume for Females Under 40</u>	<u>Factor</u>
<10%	1.458
10%-19%	1.506
20%-29%	1.553
30%-39%	1.600
40%-49%	1.647
50%-59%	1.694
60%-69%	1.742
70%-79%	1.789
80%-89%	1.836
90%-100%	1.883

2 Month Elimination Period

<u>% Volume for Females Under 40</u>	<u>Factor</u>
<10%	1.231
10%-19%	1.237
20%-29%	1.244
30%-39%	1.250
40%-49%	1.256
50%-59%	1.263
60%-69%	1.269
70%-79%	1.276
80%-89%	1.282
90%-100%	1.289

The following adjustments apply to 6 month elimination period base rates:

4 Month Elimination Period	1.105
5 Month Elimination Period	1.053
9 Month Elimination Period	0.789
12 Month Elimination Period	0.737
24 Month Elimination Period	0.684
36 Month Elimination Period	0.631
48 Month Elimination Period	0.579
60 Month Elimination Period	0.526
66 Month Elimination Period	0.500

11. Pre-Existing Condition Exclusion

<u>Lookback/ Treatment Free/ Continuously Insured</u>	<u><36 Lives</u>	<u>36+ Lives</u>
3/3/12	1.05	1.00
3/6/12	1.04	0.99
6/6/12	1.03	0.98
6/12/24	1.02	0.97
12/6/24	1.02	0.97
12/12/24	1.00	0.95

<u>Lookback/ Continuously Insured</u>	<u><36 Lives</u>	<u>36+ Lives</u>
3/12	1.03	0.98
6/12	1.01	0.95
6/24	1.00	0.95
12/24	0.98	0.93

12. No Loss/No Gain
Factor = 1.04 for first 2 years only

No Loss/Your Gain
Factor = 1.05 for first 2 years only

13. High Gross Benefit

Calculate:

X = Covered Volume for Individuals with Gross Benefits Exceeding \$10,000 per Month/Total Covered Volume

$$\text{Factor} = \{1.10 * X\} + \{1.00 * (1.00-X)\}$$

14. Contributory Adjustment

The rates for contributory plans assume that disability benefits are paid on a post-tax basis. These rates may be used for non-contributory plans where benefits are paid on a post-tax basis.

<u>Contributory Amount</u>	<u>Benefit Percent</u>	
	<u><=60%</u>	<u>>60%</u>
Non-Contributory	1.00	1.01
0% to 25% Contributory	1.05	1.07
26% to 50% Contributory	1.08	1.11
51% to 75% Contributory	1.12	1.15
76% to 100% Contributory	1.16	1.19

15. Coverage Basis

24 Hour Coverage	1.00
Non-Occupational Only	0.95

16. Ability Contract

<u>Include Mandatory Rehabilitation</u>	<u>Include Recommended Treatment</u>	<u>Factor</u>
Yes	Yes	0.93
Yes	No	0.95
No	Yes	0.97
No	No	0.99

17. Alternate Plan Design

If an Alternate plan design is chosen, determine the appropriate adjustment from the table in Appendix K. For standard plans, the factor equals 1.00.

18. Earnings Test

<u>Own Occupation</u>	<u>Any Occupation</u>	<u>Factor</u>
80%	60%	1.00
80%	80%	1.03

19. STD Adjustment Factor

<u>State</u>	<u>LTD without STD</u>	<u>LTD with ASO STD</u>	<u>LTD with FI STD</u>
CA	0.74	0.87	0.89
All Other	0.74	0.87	1.00

20. Union Group Factor:

<u>Union</u>	<u>Factor</u>
Yes	1.25
No	1.00

21. Male Percent Adjustment

For certain industries (SIC codes 0111 – 3799, 4011 – 5999, 7011 – 7299, 7342 – 7349, 7381 – 7382, 7513 – 7699, 8051 – 8059, 8631 – 8631) the following Male Percent Adjustment factors are applied to plans with at least 25 lives.

Calculate the percentage male as a percentage of total employees in the rated class.

<u>Male %</u>	<u>Factor</u>
0% to 80%	1.000
81% to 90%	1.160
91% to 100%	1.568

22. Maximum Benefit:

<u>Maximum Benefit Amount</u>	<u>Adjustment Factor</u>
\$0 - \$3000	0.93
\$3001 - \$5000	0.98
\$5001 - \$8000	1.00
\$8001 - \$10,000	1.03
\$10,001 - \$13,000	1.04
\$13,001 - \$15,000	1.05
Greater than \$15,000	1.06

23. Participation Adjustment: See Appendix L

24. Enrollment Adjustment: See Appendix M

STEP C: Optional Benefits

1. Survivor Income Benefit

Option 1:

Eligibility for benefits begins when the claimant has satisfied the elimination period.

	Elimination		<u>3 times</u>	<u>6 times</u>	<u>12 times</u>
	Period				
Lump Sum	< 3 months		1.010	1.020	1.040
Payment based on	3-6 months		1.015	1.030	1.060
<u>Net Benefit</u>	7-12 months		1.020	1.040	1.080
Lump Sum	< 3 months		<u>3 times</u> 1.020	<u>6 times</u> 1.040	<u>12 times</u> 1.080
Payment based on	3-6 months		1.030	1.060	1.120
<u>Gross Benefit</u>	7-12 months		1.040	1.080	1.160

Option 2:

Eligibility for benefits begins when the claimant has received monthly disability benefits for 12 months prior to death.

	Elimination		Payable for			
	Period		<u>6 mos.</u>	<u>12 mos.</u>	<u>18 mos.</u>	<u>24 mos.</u>
Payment is	< 3 months		1.030	1.030	1.045	1.060
75-100% of	3-6 months		1.040	1.040	1.060	1.080
<u>Net Benefit</u>	7-12 months		1.050	1.050	1.075	1.100
Payment is	< 3 months		1.028	1.028	1.042	1.056
70% of	3-6 months		1.037	1.037	1.056	1.075
<u>Net Benefit</u>	7-12 months		1.047	1.047	1.070	1.093
Payment is	< 3 months		1.027	1.027	1.040	1.054
67% of	3-6 months		1.036	1.036	1.054	1.071
<u>Net Benefit</u>	7-12 months		1.045	1.045	1.067	1.089
Payment is	< 3 months		1.060	1.060	1.090	1.120
75-100% of	3-6 months		1.080	1.080	1.120	1.160
<u>Gross Benefit</u>	7-12 months		1.090	1.090	1.135	1.180
Payment is	< 3 months		1.056	1.056	1.084	1.112
70% of	3-6 months		1.075	1.075	1.112	1.149
<u>Gross Benefit</u>	7-12 months		1.084	1.084	1.126	1.168
Payment is	< 3 months		1.054	1.054	1.080	1.107
67% of	3-6 months		1.071	1.071	1.107	1.143
<u>Gross Benefit</u>	7-12 months		1.080	1.080	1.121	1.161

Survivor Income Benefit (cont.)

Option 3:

Eligibility for benefits begins when the claimant has satisfied the elimination period.

	Elimination	<u>\$5000</u>	<u>\$7500</u>	<u>\$10000</u>
	<u>Period</u>			
Lump Sum	< 3 months	1.025	1.040	1.050
is Flat	3-6 months	1.035	1.050	1.070
Amount	7-12 months	1.050	1.075	1.100

Acceleration of Survivor Income Benefit:

Claimant can accelerate payment of survivor income benefit chosen above once they have met the eligibility requirements and they are diagnosed with a terminal illness and given a life expectancy of X months.

<u>Life Expectancy of X Months</u>	<u>Adjustment*</u>
6	0.00
12	0.01

**Adjustment is added to the Survivor Income Benefit factor*

2. Extended Earnings Benefit

<u>Maximum Benefit Duration</u>	<u>% of Pre-disability Earnings</u>		
	<u>60%</u>	<u>80%</u>	<u>100%</u>
3 months	1.01	1.02	1.04
6 months	1.02	1.03	1.05
12 months	1.03	1.04	1.06
18 months	1.05	1.06	1.08
24 months	1.07	1.08	1.10

3. Business Protection Benefit

<u>Option</u>	<u>Factor</u>
15% to \$2,500/month	1.06
25% to \$5,000/month	1.09

4. Infectious and Contagious Disease Benefit

<u>Maximum Duration</u>	<u>Factor</u>
5 years	1.05
Same as basic contract	1.10

5. Accidental Dismemberment or Loss of Sight

Factor = 1.01

6. Ability Plus Option

<u>Option</u>	<u>Factor</u>
10%	1.04
20%	1.08
30%	1.12
40%	1.16

7. Rehabilitation Completion Bonus

<u>Lump Sum Payment</u>	<u>Factor</u>
1 month	1.00
3 months	1.01

STEP D: Expense Adjustments

Add the monthly base premium for the base plan and the pension contribution benefit, with all applicable adjustments made, to determine the total cost.

Determine the appropriate expense adjustment from the table in Appendix N.

STEP E: Convert Cost to per \$100 of Monthly Covered Salary

Determine the total monthly covered salary for the group. Divide the size-adjusted cost by the total monthly covered salary divided by \$100.

STEP F: Conversion

If the plan includes the conversion option, add \$.01.

STEP G: Other

The rates shown are based on our current pricing interest rate. Our pricing interest rate is determined based on new money rates. As the interest rate environment changes and our pricing interest rate is modified, the rates will be adjusted accordingly. A change in interest rate of 1% results in approximately a 5% change in rates.

The rates shown are for the most common plan designs. Rates for other plan designs will be determined on an actuarially consistent basis with those shown here.

Other adjustments may be made in circumstances where it is deemed that the risk or other considerations are not appropriately reflected in the rates. A number of factors could dictate such an adjustment. These factors include, but are not limited to:

1. Significant change in exposure, such as the addition or deletion of subsidiaries;
2. Substantial change in the demographics of the group;
3. Significantly favorable or unfavorable claim patterns;
4. Evidence of favorable or unfavorable persistency with current or prior carriers;
5. Significant change in the level of the employer's premium contribution;
6. Incomplete transferred business information;
7. Transferred business information that is inconsistent and/or incorrect;
8. An inforce rate that is significantly different than the formula rate;
9. Significantly high or low employee turnover rate;
10. An employer group that is deemed to be a significant solvency risk;
11. Existence of other Hartford Life coverages;
12. Non-standard commission schedules;
13. Experience of the group;
14. Differences in levels of service provided;
15. Anticipated anti-selection due to less than 100% participation in the benefit plan;
16. Use of alternate distribution systems;
17. Non-standard underwriting.

The magnitude of the adjustments to the formula rate will depend on the number of factors that apply in a given situation and the importance of those factors.

APPENDIX A

Hartford Life and Accident Insurance Company Group Long Term Disability Insurance Rating Manual

	(1) Base Plan	(1) Pension Contribution
STEP A:		
1. Monthly Base Premium		
2. EEF	x	x
3. Pension Contribution EP	n/a	x
4. Statutory Offset Credit	x	n/a
STEP B: Adjustments		
1. Case Size	x	x
2. Area	x	x
3. Industry	x	x
4. Collar Color	x	x
5. Average Salary	x	x
6. Richness of Benefit	x	x
7. Definition of Disability	x	x
8. Mental Illness Limitation	x	x
9. Substance Abuse Limitation	x	x
10. Rate Guarantee	x	x
11. Elimination Period	x	n/a
12. Pre-existing Condition Exclusion	x	x
13. No Loss/No Gain or No Loss/Your Gain	x	x
14. High Gross Benefit	x	x
15. Contributory Adjustment	x	x
16. Coverage Basis	x	x
17. Ability Contract Adjustment	x	n/a
18. Alternate Plan Design Adjustment	x	n/a
19. Earnings Test	x	x
20. STD Adjustment Factor	x	x
21. Union Group Factor	x	x
22. Male Percent Adjustment	x	x
23. Maximum Benefit	x	x
24. Participation Adjustment	x	x
25. Enrollment Adjustment	x	x
STEP C: Optional Benefits		
1. Survivor Income Benefit	x	n/a
2. Extended Earnings Benefit	x	n/a
3. Business Protection Benefit	x	n/a
4. Infectious & Contagious Disease Benefit	x	n/a
5. Accidental Dismemberment or Loss of Sight	x	n/a
6. Ability Plus Option	x	n/a
7. Rehabilitation Completion Bonus	x	n/a
STEP D:		
1. Total Cost = Column (1) + Column (2)	=	=
2. Expense Adjustment		x
3. Expense Adjusted Cost		=
STEP E:		
1. Total Monthly Covered Salary		
2. Rate per \$100 Monthly Covered Salary =		
STEP F: Conversion Option		
1. If applicable, add \$.01		+
FINAL RATE		

APPENDIX B

50%, NRA, ADEA I, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.067	0.060	0.056	0.050	0.052	0.052
	25 - 29	0.152	0.124	0.110	0.096	0.096	0.089	0.084	0.079	0.070	0.064	0.058	0.059	0.060
	30 - 34	0.211	0.171	0.150	0.130	0.129	0.127	0.120	0.107	0.096	0.090	0.080	0.081	0.078
	35 - 39	0.373	0.298	0.261	0.224	0.221	0.219	0.208	0.187	0.167	0.158	0.138	0.138	0.131
	40 - 44	0.535	0.425	0.370	0.315	0.311	0.309	0.288	0.254	0.225	0.213	0.189	0.192	0.185
	45 - 49	0.956	0.724	0.607	0.491	0.485	0.483	0.430	0.361	0.312	0.301	0.272	0.278	0.272
	50 - 54	1.331	0.981	0.805	0.630	0.622	0.626	0.524	0.414	0.342	0.342	0.322	0.338	0.342
	55 - 59	1.409	1.032	0.843	0.654	0.645	0.663	0.540	0.416	0.339	0.339	0.324	0.345	0.354
	60 - 64	1.179	0.871	0.716	0.562	0.555	0.544	0.450	0.352	0.298	0.298	0.283	0.301	0.308
	>64	0.988	0.740	0.616	0.492	0.485	0.476	0.402	0.320	0.272	0.269	0.254	0.269	0.275
Female	<25	0.101	0.085	0.077	0.069	0.068	0.064	0.060	0.056	0.051	0.050	0.045	0.047	0.047
	25 - 29	0.164	0.135	0.121	0.107	0.106	0.099	0.094	0.088	0.079	0.077	0.069	0.071	0.072
	30 - 34	0.317	0.260	0.231	0.202	0.200	0.197	0.188	0.170	0.153	0.153	0.135	0.136	0.131
	35 - 39	0.607	0.484	0.422	0.361	0.357	0.352	0.331	0.295	0.262	0.263	0.233	0.235	0.226
	40 - 44	0.824	0.651	0.564	0.478	0.472	0.464	0.424	0.365	0.320	0.324	0.294	0.303	0.299
	45 - 49	0.985	0.752	0.635	0.518	0.512	0.504	0.440	0.361	0.309	0.320	0.297	0.312	0.314
	50 - 54	1.324	0.992	0.827	0.661	0.653	0.652	0.547	0.434	0.359	0.380	0.361	0.385	0.395
	55 - 59	1.424	1.056	0.872	0.688	0.679	0.693	0.568	0.441	0.359	0.382	0.366	0.392	0.404
	60 - 64	1.179	0.885	0.737	0.590	0.583	0.569	0.476	0.375	0.318	0.336	0.321	0.343	0.353
	>64	1.035	0.778	0.649	0.520	0.514	0.502	0.421	0.333	0.283	0.298	0.284	0.303	0.312

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.125	0.108	0.100	0.092	0.091	0.087	0.083	0.078	0.070	0.065	0.059	0.061	0.061
	25 - 29	0.168	0.139	0.125	0.111	0.110	0.104	0.099	0.092	0.082	0.076	0.068	0.070	0.070
	30 - 34	0.231	0.190	0.170	0.150	0.148	0.146	0.139	0.125	0.112	0.105	0.094	0.095	0.092
	35 - 39	0.410	0.334	0.296	0.257	0.255	0.252	0.240	0.218	0.195	0.183	0.161	0.162	0.154
	40 - 44	0.590	0.476	0.419	0.362	0.359	0.355	0.333	0.297	0.263	0.248	0.221	0.224	0.217
	45 - 49	1.027	0.795	0.678	0.562	0.555	0.552	0.500	0.427	0.371	0.355	0.321	0.328	0.321
	50 - 54	1.398	1.058	0.888	0.718	0.709	0.711	0.614	0.499	0.418	0.410	0.383	0.401	0.404
	55 - 59	1.449	1.096	0.919	0.743	0.734	0.745	0.634	0.510	0.422	0.414	0.389	0.412	0.419
	60 - 64	1.148	0.891	0.762	0.634	0.626	0.614	0.536	0.442	0.379	0.369	0.344	0.363	0.369
	>64	0.906	0.729	0.640	0.551	0.545	0.535	0.481	0.408	0.354	0.340	0.314	0.330	0.332
Female	<25	0.111	0.095	0.087	0.079	0.079	0.074	0.070	0.066	0.060	0.059	0.053	0.055	0.055
	25 - 29	0.181	0.152	0.137	0.123	0.122	0.115	0.109	0.102	0.092	0.090	0.081	0.083	0.084
	30 - 34	0.351	0.292	0.262	0.233	0.231	0.227	0.217	0.198	0.178	0.177	0.157	0.159	0.153
	35 - 39	0.669	0.542	0.478	0.415	0.411	0.405	0.383	0.344	0.306	0.307	0.272	0.275	0.265
	40 - 44	0.910	0.729	0.639	0.549	0.544	0.535	0.492	0.429	0.377	0.380	0.345	0.355	0.351
	45 - 49	1.065	0.830	0.712	0.594	0.587	0.578	0.513	0.430	0.370	0.379	0.351	0.367	0.369
	50 - 54	1.407	1.081	0.918	0.756	0.746	0.744	0.642	0.522	0.437	0.456	0.429	0.455	0.464
	55 - 59	1.476	1.129	0.956	0.783	0.773	0.782	0.668	0.538	0.447	0.465	0.439	0.467	0.478
	60 - 64	1.166	0.917	0.792	0.668	0.660	0.646	0.566	0.469	0.403	0.416	0.389	0.413	0.421
	>64	0.944	0.763	0.673	0.583	0.577	0.565	0.507	0.430	0.372	0.380	0.353	0.372	0.378

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA I, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.126	0.109	0.101	0.092	0.094	0.092	0.090	0.085	0.076	0.071	0.064	0.067	0.066
	25 - 29	0.166	0.138	0.124	0.110	0.113	0.110	0.109	0.103	0.091	0.085	0.077	0.080	0.079
	30 - 34	0.229	0.189	0.168	0.148	0.152	0.150	0.148	0.141	0.128	0.119	0.104	0.107	0.106
	35 - 39	0.403	0.328	0.291	0.254	0.261	0.259	0.256	0.244	0.222	0.207	0.180	0.183	0.182
	40 - 44	0.576	0.466	0.411	0.356	0.368	0.365	0.357	0.339	0.309	0.287	0.252	0.257	0.255
	45 - 49	1.008	0.775	0.659	0.543	0.570	0.570	0.546	0.519	0.472	0.438	0.384	0.391	0.389
	50 - 54	1.387	1.037	0.861	0.686	0.730	0.738	0.679	0.642	0.581	0.540	0.482	0.495	0.492
	55 - 59	1.464	1.087	0.898	0.709	0.758	0.781	0.696	0.658	0.596	0.553	0.497	0.511	0.508
	60 - 64	1.230	0.921	0.767	0.613	0.652	0.642	0.600	0.566	0.513	0.476	0.428	0.442	0.439
	>64	1.037	0.789	0.665	0.540	0.571	0.562	0.529	0.499	0.452	0.420	0.377	0.390	0.387
Female	<25	0.112	0.095	0.087	0.079	0.081	0.078	0.077	0.073	0.066	0.065	0.059	0.061	0.060
	25 - 29	0.180	0.151	0.137	0.122	0.125	0.122	0.121	0.114	0.101	0.100	0.091	0.094	0.093
	30 - 34	0.346	0.289	0.260	0.231	0.237	0.234	0.231	0.219	0.199	0.197	0.173	0.177	0.176
	35 - 39	0.654	0.531	0.470	0.408	0.421	0.417	0.410	0.390	0.355	0.351	0.307	0.313	0.311
	40 - 44	0.885	0.712	0.625	0.538	0.557	0.550	0.533	0.505	0.458	0.452	0.402	0.413	0.410
	45 - 49	1.042	0.809	0.692	0.575	0.602	0.596	0.565	0.534	0.484	0.478	0.428	0.441	0.438
	50 - 54	1.389	1.058	0.893	0.727	0.767	0.770	0.708	0.668	0.605	0.597	0.539	0.557	0.554
	55 - 59	1.488	1.120	0.936	0.752	0.798	0.817	0.731	0.690	0.624	0.616	0.557	0.576	0.573
	60 - 64	1.238	0.944	0.797	0.649	0.686	0.672	0.630	0.595	0.538	0.531	0.480	0.498	0.495
	>64	1.087	0.830	0.702	0.573	0.605	0.593	0.556	0.525	0.475	0.469	0.424	0.439	0.436

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.140	0.123	0.115	0.107	0.108	0.106	0.104	0.099	0.088	0.082	0.074	0.077	0.076
	25 - 29	0.184	0.156	0.142	0.127	0.130	0.127	0.126	0.119	0.105	0.098	0.089	0.092	0.091
	30 - 34	0.253	0.212	0.192	0.171	0.175	0.173	0.170	0.162	0.147	0.137	0.121	0.124	0.123
	35 - 39	0.447	0.370	0.332	0.293	0.301	0.299	0.294	0.280	0.255	0.238	0.208	0.212	0.210
	40 - 44	0.640	0.526	0.469	0.412	0.424	0.421	0.411	0.391	0.355	0.331	0.291	0.297	0.295
	45 - 49	1.093	0.861	0.744	0.628	0.654	0.652	0.629	0.597	0.542	0.504	0.444	0.453	0.450
	50 - 54	1.474	1.134	0.964	0.794	0.835	0.839	0.783	0.740	0.671	0.623	0.557	0.572	0.569
	55 - 59	1.527	1.174	0.997	0.821	0.864	0.880	0.804	0.759	0.687	0.639	0.574	0.592	0.588
	60 - 64	1.223	0.966	0.837	0.709	0.740	0.728	0.692	0.654	0.592	0.550	0.495	0.511	0.508
	>64	0.981	0.803	0.714	0.626	0.646	0.636	0.610	0.576	0.521	0.485	0.436	0.451	0.448
Female	<25	0.124	0.108	0.100	0.092	0.093	0.091	0.089	0.084	0.076	0.075	0.068	0.070	0.070
	25 - 29	0.200	0.171	0.156	0.142	0.144	0.141	0.139	0.132	0.117	0.116	0.105	0.108	0.108
	30 - 34	0.386	0.327	0.297	0.268	0.273	0.270	0.266	0.253	0.230	0.227	0.200	0.205	0.204
	35 - 39	0.726	0.599	0.536	0.473	0.485	0.480	0.472	0.449	0.408	0.404	0.355	0.362	0.360
	40 - 44	0.983	0.803	0.713	0.623	0.642	0.633	0.615	0.583	0.528	0.522	0.465	0.478	0.475
	45 - 49	1.137	0.901	0.783	0.666	0.692	0.684	0.653	0.617	0.559	0.552	0.495	0.510	0.507
	50 - 54	1.493	1.167	1.004	0.841	0.879	0.879	0.818	0.773	0.699	0.691	0.623	0.645	0.641
	55 - 59	1.563	1.217	1.043	0.870	0.912	0.925	0.845	0.798	0.722	0.713	0.644	0.667	0.663
	60 - 64	1.249	1.000	0.876	0.752	0.781	0.767	0.729	0.688	0.623	0.615	0.556	0.576	0.573
	>64	1.024	0.844	0.753	0.663	0.684	0.671	0.643	0.607	0.549	0.543	0.491	0.508	0.505

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA I, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.134	0.117	0.109	0.101	0.106	0.106	0.104	0.098	0.089	0.082	0.074	0.077	0.076
	25 - 29	0.175	0.147	0.133	0.119	0.128	0.130	0.127	0.120	0.108	0.100	0.090	0.093	0.092
	30 - 34	0.241	0.201	0.180	0.160	0.168	0.177	0.174	0.165	0.149	0.138	0.125	0.128	0.125
	35 - 39	0.423	0.348	0.311	0.273	0.288	0.304	0.301	0.285	0.259	0.240	0.216	0.221	0.217
	40 - 44	0.604	0.493	0.438	0.383	0.405	0.435	0.427	0.403	0.365	0.337	0.303	0.310	0.304
	45 - 49	1.043	0.810	0.693	0.577	0.627	0.710	0.691	0.643	0.578	0.530	0.473	0.482	0.469
	50 - 54	1.424	1.074	0.898	0.723	0.802	0.965	0.916	0.833	0.741	0.672	0.597	0.608	0.593
	55 - 59	1.501	1.124	0.935	0.746	0.833	1.031	0.966	0.870	0.771	0.695	0.616	0.628	0.613
	60 - 64	1.264	0.955	0.801	0.646	0.717	0.866	0.817	0.740	0.656	0.596	0.528	0.539	0.527
	>64	1.069	0.821	0.697	0.573	0.628	0.743	0.706	0.643	0.573	0.521	0.463	0.473	0.463
Female	<25	0.119	0.102	0.094	0.086	0.091	0.092	0.090	0.084	0.076	0.075	0.068	0.070	0.069
	25 - 29	0.190	0.161	0.147	0.133	0.141	0.143	0.141	0.132	0.119	0.117	0.106	0.109	0.108
	30 - 34	0.366	0.308	0.279	0.251	0.262	0.272	0.269	0.254	0.230	0.227	0.205	0.211	0.207
	35 - 39	0.686	0.563	0.501	0.440	0.464	0.494	0.486	0.459	0.416	0.409	0.369	0.378	0.370
	40 - 44	0.926	0.752	0.666	0.579	0.613	0.669	0.653	0.611	0.550	0.538	0.483	0.495	0.486
	45 - 49	1.080	0.847	0.730	0.613	0.662	0.758	0.729	0.672	0.601	0.584	0.521	0.533	0.522
	50 - 54	1.433	1.102	0.937	0.771	0.844	1.004	0.951	0.865	0.769	0.742	0.659	0.675	0.660
	55 - 59	1.531	1.163	0.979	0.795	0.878	1.073	1.007	0.908	0.805	0.773	0.685	0.701	0.685
	60 - 64	1.278	0.983	0.836	0.689	0.755	0.898	0.850	0.771	0.685	0.662	0.588	0.602	0.589
	>64	1.123	0.865	0.737	0.608	0.665	0.788	0.746	0.678	0.603	0.583	0.518	0.530	0.519

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.150	0.133	0.125	0.117	0.121	0.122	0.119	0.112	0.102	0.094	0.085	0.088	0.087
	25 - 29	0.195	0.167	0.153	0.138	0.147	0.148	0.146	0.137	0.124	0.115	0.104	0.107	0.106
	30 - 34	0.267	0.227	0.206	0.186	0.194	0.202	0.199	0.188	0.170	0.158	0.143	0.147	0.144
	35 - 39	0.471	0.394	0.356	0.317	0.332	0.348	0.343	0.325	0.296	0.274	0.247	0.254	0.249
	40 - 44	0.673	0.559	0.502	0.445	0.467	0.496	0.489	0.461	0.417	0.386	0.347	0.356	0.349
	45 - 49	1.137	0.905	0.788	0.672	0.721	0.799	0.780	0.729	0.656	0.603	0.540	0.552	0.539
	50 - 54	1.524	1.184	1.014	0.844	0.918	1.067	1.023	0.940	0.839	0.765	0.681	0.697	0.681
	55 - 59	1.579	1.226	1.049	0.873	0.951	1.119	1.066	0.974	0.868	0.789	0.702	0.718	0.702
	60 - 64	1.273	1.016	0.888	0.759	0.816	0.929	0.892	0.821	0.734	0.671	0.598	0.614	0.602
	>64	1.031	0.853	0.764	0.675	0.713	0.785	0.761	0.706	0.633	0.581	0.520	0.535	0.526
Female	<25	0.132	0.116	0.108	0.100	0.105	0.105	0.103	0.097	0.087	0.086	0.078	0.081	0.080
	25 - 29	0.212	0.183	0.169	0.154	0.163	0.164	0.161	0.151	0.137	0.135	0.122	0.126	0.124
	30 - 34	0.409	0.350	0.320	0.291	0.302	0.311	0.307	0.291	0.264	0.260	0.235	0.242	0.238
	35 - 39	0.765	0.638	0.574	0.511	0.535	0.564	0.556	0.525	0.476	0.469	0.422	0.433	0.425
	40 - 44	1.033	0.853	0.763	0.672	0.707	0.763	0.746	0.698	0.630	0.617	0.554	0.569	0.559
	45 - 49	1.185	0.949	0.831	0.713	0.762	0.854	0.826	0.765	0.686	0.668	0.597	0.612	0.600
	50 - 54	1.550	1.224	1.062	0.899	0.968	1.116	1.068	0.980	0.874	0.847	0.755	0.775	0.760
	55 - 59	1.621	1.275	1.102	0.928	1.004	1.171	1.117	1.020	0.909	0.879	0.783	0.802	0.786
	60 - 64	1.305	1.056	0.932	0.807	0.862	0.972	0.934	0.860	0.769	0.748	0.668	0.686	0.674
	>64	1.078	0.897	0.807	0.717	0.755	0.830	0.803	0.744	0.667	0.651	0.583	0.600	0.590

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60% / 70% Alternate with Backdoor, NRA, ADEA I, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.129	0.112	0.104	0.095	0.102	0.102	0.101	0.095	0.086	0.080	0.072	0.075	0.074
	25 - 29	0.169	0.141	0.127	0.113	0.124	0.126	0.124	0.118	0.108	0.100	0.090	0.093	0.091
	30 - 34	0.233	0.193	0.172	0.152	0.164	0.172	0.170	0.161	0.146	0.137	0.125	0.128	0.126
	35 - 39	0.410	0.335	0.298	0.260	0.279	0.295	0.292	0.277	0.252	0.239	0.217	0.223	0.218
	40 - 44	0.586	0.475	0.420	0.365	0.396	0.427	0.420	0.397	0.359	0.338	0.306	0.313	0.307
	45 - 49	1.020	0.787	0.671	0.554	0.630	0.720	0.700	0.651	0.585	0.543	0.488	0.497	0.483
	50 - 54	1.400	1.049	0.874	0.699	0.825	1.015	0.958	0.868	0.770	0.700	0.623	0.633	0.615
	55 - 59	1.477	1.099	0.911	0.722	0.854	1.099	1.022	0.915	0.808	0.727	0.644	0.655	0.637
	60 - 64	1.241	0.933	0.778	0.624	0.758	0.918	0.860	0.774	0.685	0.621	0.550	0.561	0.546
	>64	1.048	0.800	0.676	0.552	0.656	0.778	0.736	0.668	0.593	0.540	0.479	0.489	0.477
Female	<25	0.114	0.098	0.090	0.082	0.089	0.090	0.088	0.083	0.075	0.074	0.066	0.069	0.068
	25 - 29	0.183	0.154	0.140	0.126	0.137	0.139	0.137	0.130	0.118	0.116	0.105	0.108	0.107
	30 - 34	0.353	0.295	0.267	0.238	0.252	0.263	0.260	0.246	0.223	0.224	0.204	0.210	0.206
	35 - 39	0.665	0.542	0.481	0.419	0.453	0.483	0.476	0.450	0.408	0.409	0.371	0.380	0.372
	40 - 44	0.899	0.726	0.639	0.552	0.609	0.667	0.651	0.609	0.549	0.542	0.488	0.501	0.491
	45 - 49	1.055	0.821	0.705	0.588	0.675	0.779	0.748	0.687	0.614	0.599	0.535	0.547	0.534
	50 - 54	1.404	1.073	0.908	0.742	0.867	1.054	0.994	0.899	0.798	0.769	0.682	0.697	0.680
	55 - 59	1.502	1.134	0.950	0.766	0.898	1.140	1.063	0.953	0.841	0.806	0.712	0.727	0.709
	60 - 64	1.252	0.957	0.810	0.663	0.793	0.946	0.890	0.804	0.712	0.686	0.608	0.621	0.607
	>64	1.099	0.842	0.714	0.585	0.697	0.828	0.781	0.706	0.626	0.604	0.535	0.547	0.534

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.143	0.127	0.119	0.110	0.116	0.117	0.115	0.109	0.099	0.091	0.083	0.086	0.085
	25 - 29	0.188	0.160	0.145	0.131	0.142	0.144	0.142	0.135	0.123	0.114	0.103	0.106	0.104
	30 - 34	0.258	0.217	0.197	0.176	0.187	0.195	0.193	0.182	0.165	0.156	0.141	0.145	0.143
	35 - 39	0.455	0.378	0.340	0.302	0.320	0.336	0.332	0.315	0.286	0.271	0.247	0.253	0.248
	40 - 44	0.651	0.537	0.480	0.423	0.455	0.485	0.478	0.451	0.408	0.384	0.348	0.357	0.350
	45 - 49	1.108	0.876	0.759	0.643	0.717	0.801	0.782	0.730	0.658	0.612	0.552	0.564	0.550
	50 - 54	1.491	1.151	0.981	0.811	0.929	1.102	1.053	0.965	0.861	0.787	0.703	0.717	0.700
	55 - 59	1.545	1.192	1.015	0.839	0.956	1.164	1.105	1.006	0.895	0.813	0.724	0.740	0.722
	60 - 64	1.240	0.983	0.855	0.726	0.832	0.953	0.913	0.839	0.749	0.686	0.612	0.627	0.614
	>64	0.998	0.820	0.731	0.643	0.713	0.789	0.765	0.709	0.636	0.585	0.525	0.539	0.530
Female	<25	0.127	0.110	0.102	0.094	0.101	0.102	0.100	0.094	0.085	0.084	0.076	0.078	0.078
	25 - 29	0.204	0.175	0.160	0.146	0.157	0.158	0.156	0.148	0.135	0.133	0.120	0.124	0.122
	30 - 34	0.394	0.335	0.305	0.275	0.290	0.300	0.296	0.280	0.254	0.255	0.232	0.239	0.235
	35 - 39	0.739	0.613	0.549	0.486	0.520	0.548	0.541	0.512	0.464	0.464	0.422	0.433	0.425
	40 - 44	1.000	0.820	0.730	0.640	0.698	0.755	0.739	0.692	0.624	0.617	0.557	0.572	0.562
	45 - 49	1.153	0.918	0.800	0.682	0.767	0.867	0.837	0.775	0.694	0.679	0.608	0.623	0.610
	50 - 54	1.512	1.187	1.024	0.861	0.979	1.153	1.100	1.006	0.896	0.868	0.773	0.792	0.776
	55 - 59	1.583	1.236	1.063	0.890	1.008	1.216	1.155	1.052	0.936	0.903	0.803	0.822	0.805
	60 - 64	1.268	1.019	0.895	0.771	0.876	0.994	0.954	0.876	0.783	0.761	0.679	0.697	0.684
	>64	1.043	0.862	0.772	0.681	0.755	0.835	0.808	0.748	0.671	0.655	0.586	0.603	0.593

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, ADEA I, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.068	0.062	0.058	0.052	0.054	0.054
	25 - 29	0.152	0.124	0.110	0.096	0.096	0.089	0.084	0.082	0.076	0.070	0.064	0.066	0.066
	30 - 34	0.211	0.171	0.150	0.130	0.129	0.127	0.120	0.107	0.097	0.095	0.087	0.090	0.089
	35 - 39	0.373	0.298	0.261	0.224	0.221	0.219	0.208	0.187	0.170	0.168	0.154	0.159	0.157
	40 - 44	0.535	0.425	0.370	0.315	0.311	0.309	0.288	0.254	0.227	0.224	0.207	0.215	0.213
	45 - 49	0.956	0.724	0.607	0.491	0.485	0.483	0.430	0.361	0.314	0.318	0.299	0.312	0.313
	50 - 54	1.331	0.981	0.805	0.630	0.622	0.626	0.524	0.414	0.342	0.352	0.337	0.358	0.367
	55 - 59	1.409	1.032	0.843	0.654	0.645	0.663	0.540	0.416	0.339	0.345	0.334	0.357	0.369
	60 - 64	1.179	0.871	0.716	0.562	0.555	0.544	0.450	0.352	0.299	0.302	0.290	0.310	0.319
	>64	0.988	0.740	0.616	0.492	0.485	0.476	0.402	0.320	0.273	0.273	0.260	0.277	0.284
Female	<25	0.101	0.085	0.077	0.069	0.068	0.064	0.060	0.057	0.052	0.051	0.047	0.049	0.049
	25 - 29	0.164	0.135	0.121	0.107	0.106	0.099	0.094	0.090	0.083	0.082	0.074	0.077	0.077
	30 - 34	0.317	0.260	0.231	0.202	0.200	0.197	0.188	0.170	0.155	0.160	0.147	0.151	0.150
	35 - 39	0.607	0.484	0.422	0.361	0.357	0.352	0.331	0.295	0.266	0.278	0.256	0.265	0.262
	40 - 44	0.824	0.651	0.564	0.478	0.472	0.464	0.424	0.365	0.322	0.334	0.311	0.325	0.326
	45 - 49	0.985	0.752	0.635	0.518	0.512	0.504	0.440	0.361	0.310	0.327	0.308	0.326	0.331
	50 - 54	1.324	0.992	0.827	0.661	0.653	0.652	0.547	0.434	0.359	0.383	0.365	0.390	0.401
	55 - 59	1.424	1.056	0.872	0.688	0.679	0.693	0.568	0.441	0.359	0.383	0.368	0.395	0.409
	60 - 64	1.179	0.885	0.737	0.590	0.583	0.569	0.476	0.375	0.318	0.337	0.322	0.345	0.355
	>64	1.035	0.778	0.649	0.520	0.514	0.502	0.421	0.333	0.283	0.299	0.285	0.305	0.314

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.125	0.108	0.100	0.092	0.091	0.087	0.083	0.079	0.072	0.067	0.061	0.063	0.063
	25 - 29	0.168	0.139	0.125	0.111	0.110	0.104	0.099	0.095	0.088	0.081	0.074	0.076	0.076
	30 - 34	0.231	0.190	0.170	0.150	0.148	0.146	0.139	0.125	0.114	0.110	0.101	0.104	0.103
	35 - 39	0.410	0.334	0.296	0.257	0.255	0.252	0.240	0.218	0.197	0.194	0.178	0.183	0.181
	40 - 44	0.590	0.476	0.419	0.362	0.359	0.355	0.333	0.297	0.265	0.260	0.240	0.248	0.247
	45 - 49	1.027	0.795	0.678	0.562	0.555	0.552	0.500	0.427	0.373	0.372	0.348	0.363	0.363
	50 - 54	1.398	1.058	0.888	0.718	0.709	0.711	0.614	0.499	0.419	0.420	0.398	0.422	0.429
	55 - 59	1.449	1.096	0.919	0.743	0.734	0.745	0.634	0.510	0.422	0.419	0.399	0.424	0.434
	60 - 64	1.148	0.891	0.762	0.634	0.626	0.614	0.536	0.442	0.380	0.373	0.351	0.372	0.379
	>64	0.906	0.729	0.640	0.551	0.545	0.535	0.481	0.408	0.355	0.343	0.319	0.336	0.340
Female	<25	0.111	0.095	0.087	0.079	0.079	0.074	0.070	0.066	0.061	0.060	0.054	0.057	0.057
	25 - 29	0.181	0.152	0.137	0.123	0.122	0.115	0.109	0.105	0.096	0.095	0.086	0.089	0.089
	30 - 34	0.351	0.292	0.262	0.233	0.231	0.227	0.217	0.198	0.180	0.185	0.169	0.175	0.173
	35 - 39	0.669	0.542	0.478	0.415	0.411	0.405	0.383	0.344	0.310	0.322	0.296	0.306	0.303
	40 - 44	0.910	0.729	0.639	0.549	0.544	0.535	0.492	0.429	0.379	0.391	0.362	0.378	0.379
	45 - 49	1.065	0.830	0.712	0.594	0.587	0.578	0.513	0.430	0.371	0.386	0.362	0.381	0.387
	50 - 54	1.407	1.081	0.918	0.756	0.746	0.744	0.642	0.522	0.437	0.459	0.433	0.460	0.471
	55 - 59	1.476	1.129	0.956	0.783	0.773	0.782	0.668	0.538	0.447	0.466	0.442	0.470	0.482
	60 - 64	1.166	0.917	0.792	0.668	0.660	0.646	0.566	0.469	0.403	0.416	0.391	0.414	0.423
	>64	0.944	0.763	0.673	0.583	0.577	0.565	0.507	0.430	0.373	0.380	0.354	0.373	0.379

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA I, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.126	0.109	0.101	0.092	0.094	0.092	0.092	0.089	0.080	0.074	0.067	0.069	0.069
	25 - 29	0.166	0.138	0.124	0.110	0.113	0.113	0.114	0.113	0.102	0.094	0.084	0.087	0.085
	30 - 34	0.229	0.189	0.168	0.148	0.152	0.150	0.153	0.151	0.140	0.133	0.119	0.122	0.118
	35 - 39	0.403	0.328	0.291	0.254	0.261	0.259	0.265	0.266	0.249	0.239	0.214	0.217	0.209
	40 - 44	0.576	0.466	0.411	0.356	0.368	0.365	0.367	0.364	0.339	0.324	0.290	0.295	0.286
	45 - 49	1.008	0.775	0.659	0.543	0.570	0.570	0.562	0.558	0.518	0.493	0.442	0.448	0.434
	50 - 54	1.387	1.037	0.861	0.686	0.730	0.738	0.688	0.666	0.609	0.573	0.516	0.529	0.519
	55 - 59	1.464	1.087	0.898	0.709	0.758	0.781	0.701	0.672	0.613	0.573	0.517	0.533	0.525
	60 - 64	1.230	0.921	0.767	0.613	0.652	0.642	0.605	0.578	0.526	0.491	0.443	0.457	0.451
	>64	1.037	0.789	0.665	0.540	0.571	0.562	0.533	0.509	0.463	0.433	0.390	0.403	0.398
Female	<25	0.112	0.095	0.087	0.079	0.081	0.079	0.078	0.075	0.068	0.067	0.060	0.062	0.062
	25 - 29	0.180	0.151	0.137	0.122	0.125	0.124	0.125	0.122	0.110	0.108	0.097	0.100	0.099
	30 - 34	0.346	0.289	0.260	0.231	0.237	0.234	0.238	0.234	0.217	0.220	0.198	0.202	0.196
	35 - 39	0.654	0.531	0.470	0.408	0.421	0.417	0.423	0.419	0.391	0.397	0.356	0.361	0.350
	40 - 44	0.885	0.712	0.625	0.538	0.557	0.550	0.542	0.527	0.484	0.486	0.438	0.448	0.439
	45 - 49	1.042	0.809	0.692	0.575	0.602	0.596	0.571	0.549	0.502	0.500	0.451	0.464	0.457
	50 - 54	1.389	1.058	0.893	0.727	0.767	0.770	0.710	0.674	0.611	0.606	0.547	0.566	0.561
	55 - 59	1.488	1.120	0.936	0.752	0.798	0.817	0.732	0.693	0.629	0.622	0.563	0.583	0.578
	60 - 64	1.238	0.944	0.797	0.649	0.686	0.672	0.631	0.596	0.540	0.534	0.483	0.500	0.497
	>64	1.087	0.830	0.702	0.573	0.605	0.593	0.557	0.526	0.477	0.471	0.426	0.442	0.438

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.140	0.123	0.115	0.107	0.108	0.107	0.106	0.102	0.092	0.085	0.077	0.080	0.079
	25 - 29	0.184	0.156	0.142	0.127	0.130	0.130	0.131	0.129	0.116	0.107	0.096	0.099	0.097
	30 - 34	0.253	0.212	0.192	0.171	0.175	0.173	0.175	0.171	0.159	0.151	0.136	0.139	0.135
	35 - 39	0.447	0.370	0.332	0.293	0.301	0.299	0.304	0.302	0.282	0.270	0.243	0.246	0.239
	40 - 44	0.640	0.526	0.469	0.412	0.424	0.421	0.422	0.416	0.386	0.368	0.331	0.337	0.328
	45 - 49	1.093	0.861	0.744	0.628	0.654	0.652	0.644	0.636	0.588	0.560	0.503	0.511	0.497
	50 - 54	1.474	1.134	0.964	0.794	0.835	0.839	0.791	0.764	0.699	0.656	0.592	0.608	0.597
	55 - 59	1.527	1.174	0.997	0.821	0.864	0.880	0.808	0.773	0.704	0.658	0.595	0.613	0.605
	60 - 64	1.223	0.966	0.837	0.709	0.740	0.728	0.696	0.663	0.603	0.563	0.509	0.525	0.520
	>64	0.981	0.803	0.714	0.626	0.646	0.636	0.613	0.583	0.529	0.494	0.447	0.462	0.457
Female	<25	0.124	0.108	0.100	0.092	0.093	0.091	0.090	0.086	0.078	0.077	0.070	0.072	0.071
	25 - 29	0.200	0.171	0.156	0.142	0.144	0.143	0.143	0.139	0.126	0.124	0.112	0.115	0.113
	30 - 34	0.386	0.327	0.297	0.268	0.273	0.270	0.272	0.268	0.248	0.250	0.225	0.230	0.225
	35 - 39	0.726	0.599	0.536	0.473	0.485	0.480	0.485	0.479	0.444	0.450	0.405	0.412	0.401
	40 - 44	0.983	0.803	0.713	0.623	0.642	0.633	0.625	0.605	0.556	0.557	0.502	0.515	0.506
	45 - 49	1.137	0.901	0.783	0.666	0.692	0.684	0.659	0.632	0.577	0.575	0.519	0.534	0.527
	50 - 54	1.493	1.167	1.004	0.841	0.879	0.879	0.821	0.778	0.706	0.699	0.632	0.654	0.649
	55 - 59	1.563	1.217	1.043	0.870	0.912	0.925	0.847	0.801	0.726	0.719	0.650	0.673	0.668
	60 - 64	1.249	1.000	0.876	0.752	0.781	0.767	0.730	0.690	0.625	0.617	0.559	0.579	0.575
	>64	1.024	0.844	0.753	0.663	0.684	0.671	0.644	0.608	0.551	0.544	0.492	0.510	0.507

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA I, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.134	0.117	0.109	0.101	0.106	0.109	0.108	0.103	0.093	0.085	0.077	0.079	0.078
	25 - 29	0.175	0.147	0.133	0.119	0.130	0.137	0.137	0.133	0.119	0.109	0.098	0.100	0.098
	30 - 34	0.241	0.201	0.180	0.160	0.169	0.185	0.188	0.182	0.168	0.159	0.141	0.143	0.138
	35 - 39	0.423	0.348	0.311	0.273	0.288	0.322	0.330	0.325	0.302	0.287	0.254	0.255	0.244
	40 - 44	0.604	0.493	0.438	0.383	0.405	0.456	0.461	0.449	0.413	0.390	0.346	0.349	0.335
	45 - 49	1.043	0.810	0.693	0.577	0.627	0.746	0.747	0.716	0.654	0.610	0.537	0.539	0.514
	50 - 54	1.424	1.074	0.898	0.723	0.802	0.989	0.952	0.880	0.788	0.720	0.635	0.643	0.620
	55 - 59	1.501	1.124	0.935	0.746	0.833	1.046	0.989	0.898	0.799	0.725	0.640	0.649	0.630
	60 - 64	1.264	0.955	0.801	0.646	0.717	0.878	0.834	0.760	0.677	0.617	0.545	0.554	0.539
	>64	1.069	0.821	0.697	0.573	0.628	0.753	0.720	0.661	0.590	0.539	0.477	0.486	0.473
Female	<25	0.119	0.102	0.094	0.086	0.092	0.094	0.092	0.087	0.078	0.077	0.069	0.072	0.070
	25 - 29	0.190	0.161	0.147	0.133	0.143	0.149	0.149	0.143	0.128	0.125	0.113	0.116	0.113
	30 - 34	0.366	0.308	0.279	0.251	0.262	0.285	0.288	0.281	0.259	0.261	0.232	0.235	0.227
	35 - 39	0.686	0.563	0.501	0.440	0.464	0.519	0.526	0.514	0.474	0.476	0.422	0.426	0.409
	40 - 44	0.926	0.752	0.666	0.579	0.613	0.689	0.684	0.651	0.593	0.587	0.522	0.531	0.515
	45 - 49	1.080	0.847	0.730	0.613	0.662	0.772	0.751	0.700	0.629	0.616	0.546	0.556	0.540
	50 - 54	1.433	1.102	0.937	0.771	0.844	1.009	0.960	0.876	0.780	0.754	0.669	0.684	0.668
	55 - 59	1.531	1.163	0.979	0.795	0.878	1.077	1.013	0.916	0.812	0.782	0.692	0.707	0.690
	60 - 64	1.278	0.983	0.836	0.689	0.755	0.900	0.852	0.774	0.688	0.665	0.591	0.604	0.591
	>64	1.123	0.865	0.737	0.608	0.665	0.790	0.749	0.681	0.606	0.586	0.520	0.533	0.521

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.150	0.133	0.125	0.117	0.122	0.124	0.123	0.117	0.105	0.097	0.088	0.091	0.089
	25 - 29	0.195	0.167	0.153	0.138	0.149	0.156	0.156	0.151	0.135	0.124	0.112	0.114	0.111
	30 - 34	0.267	0.227	0.206	0.186	0.194	0.210	0.212	0.205	0.189	0.178	0.159	0.161	0.156
	35 - 39	0.471	0.394	0.356	0.317	0.332	0.366	0.373	0.366	0.339	0.322	0.286	0.289	0.277
	40 - 44	0.673	0.559	0.502	0.445	0.467	0.517	0.523	0.507	0.466	0.440	0.392	0.396	0.382
	45 - 49	1.137	0.905	0.788	0.672	0.721	0.834	0.835	0.801	0.732	0.684	0.606	0.611	0.586
	50 - 54	1.524	1.184	1.014	0.844	0.918	1.089	1.058	0.985	0.885	0.813	0.721	0.732	0.709
	55 - 59	1.579	1.226	1.049	0.873	0.951	1.132	1.087	1.001	0.895	0.818	0.725	0.740	0.720
	60 - 64	1.273	1.016	0.888	0.759	0.816	0.938	0.906	0.839	0.752	0.690	0.614	0.628	0.614
	>64	1.031	0.853	0.764	0.675	0.713	0.791	0.770	0.718	0.646	0.595	0.532	0.546	0.535
Female	<25	0.132	0.116	0.108	0.100	0.105	0.107	0.105	0.099	0.089	0.088	0.080	0.082	0.081
	25 - 29	0.212	0.183	0.169	0.154	0.164	0.170	0.169	0.163	0.146	0.143	0.129	0.132	0.129
	30 - 34	0.409	0.350	0.320	0.291	0.302	0.324	0.327	0.318	0.293	0.294	0.263	0.267	0.259
	35 - 39	0.765	0.638	0.574	0.511	0.535	0.589	0.596	0.580	0.534	0.536	0.477	0.483	0.466
	40 - 44	1.033	0.853	0.763	0.672	0.707	0.783	0.777	0.740	0.674	0.668	0.596	0.607	0.590
	45 - 49	1.185	0.949	0.831	0.713	0.762	0.868	0.847	0.793	0.714	0.700	0.623	0.636	0.620
	50 - 54	1.550	1.224	1.062	0.899	0.968	1.122	1.077	0.990	0.885	0.860	0.765	0.784	0.767
	55 - 59	1.621	1.275	1.102	0.928	1.004	1.175	1.122	1.028	0.916	0.887	0.789	0.808	0.792
	60 - 64	1.305	1.056	0.932	0.807	0.862	0.974	0.937	0.863	0.772	0.751	0.671	0.689	0.676
	>64	1.078	0.897	0.807	0.717	0.755	0.831	0.805	0.746	0.669	0.654	0.585	0.602	0.592

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, ADEA II, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.067	0.060	0.056	0.050	0.052	0.052
	25 - 29	0.152	0.124	0.110	0.096	0.096	0.089	0.084	0.079	0.070	0.064	0.058	0.059	0.060
	30 - 34	0.211	0.171	0.150	0.130	0.129	0.127	0.120	0.107	0.096	0.090	0.080	0.081	0.078
	35 - 39	0.373	0.298	0.261	0.224	0.221	0.219	0.208	0.187	0.167	0.158	0.138	0.138	0.131
	40 - 44	0.535	0.425	0.370	0.315	0.311	0.309	0.288	0.254	0.225	0.213	0.189	0.192	0.185
	45 - 49	0.956	0.724	0.607	0.491	0.485	0.483	0.430	0.361	0.312	0.301	0.272	0.278	0.272
	50 - 54	1.331	0.981	0.805	0.630	0.622	0.626	0.524	0.414	0.342	0.342	0.322	0.338	0.342
	55 - 59	1.409	1.032	0.843	0.654	0.645	0.663	0.540	0.416	0.339	0.339	0.324	0.345	0.354
	60 - 64	1.500	1.098	0.898	0.697	0.683	0.669	0.554	0.433	0.367	0.372	0.356	0.381	0.393
	>64	1.460	1.079	0.889	0.699	0.682	0.668	0.563	0.448	0.382	0.385	0.368	0.393	0.405
Female	<25	0.101	0.085	0.077	0.069	0.068	0.064	0.060	0.056	0.051	0.050	0.045	0.047	0.047
	25 - 29	0.164	0.135	0.121	0.107	0.106	0.099	0.094	0.088	0.079	0.077	0.069	0.071	0.072
	30 - 34	0.317	0.260	0.231	0.202	0.200	0.197	0.188	0.170	0.153	0.153	0.135	0.136	0.131
	35 - 39	0.607	0.484	0.422	0.361	0.357	0.352	0.331	0.295	0.262	0.263	0.233	0.235	0.226
	40 - 44	0.824	0.651	0.564	0.478	0.472	0.464	0.424	0.365	0.320	0.324	0.294	0.303	0.299
	45 - 49	0.985	0.752	0.635	0.518	0.512	0.504	0.440	0.361	0.309	0.320	0.297	0.312	0.314
	50 - 54	1.324	0.992	0.827	0.661	0.653	0.652	0.547	0.434	0.359	0.380	0.361	0.385	0.395
	55 - 59	1.424	1.056	0.872	0.688	0.679	0.693	0.568	0.441	0.359	0.382	0.366	0.392	0.404
	60 - 64	1.490	1.110	0.920	0.730	0.717	0.700	0.585	0.461	0.392	0.419	0.402	0.432	0.447
	>64	1.525	1.139	0.946	0.754	0.740	0.723	0.607	0.480	0.408	0.434	0.416	0.447	0.461

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.125	0.108	0.100	0.092	0.091	0.087	0.083	0.078	0.070	0.065	0.059	0.061	0.061
	25 - 29	0.168	0.139	0.125	0.111	0.110	0.104	0.099	0.092	0.082	0.076	0.068	0.070	0.070
	30 - 34	0.231	0.190	0.170	0.150	0.148	0.146	0.139	0.125	0.112	0.105	0.094	0.095	0.092
	35 - 39	0.410	0.334	0.296	0.257	0.255	0.252	0.240	0.218	0.195	0.183	0.161	0.162	0.154
	40 - 44	0.590	0.476	0.419	0.362	0.359	0.355	0.333	0.297	0.263	0.248	0.221	0.224	0.217
	45 - 49	1.027	0.795	0.678	0.562	0.555	0.552	0.500	0.427	0.371	0.355	0.321	0.328	0.321
	50 - 54	1.398	1.058	0.888	0.718	0.709	0.711	0.614	0.499	0.418	0.410	0.383	0.401	0.404
	55 - 59	1.449	1.096	0.919	0.743	0.734	0.745	0.634	0.510	0.422	0.414	0.389	0.412	0.419
	60 - 64	1.316	1.010	0.857	0.704	0.690	0.676	0.590	0.485	0.417	0.410	0.386	0.410	0.418
	>64	1.122	0.883	0.764	0.645	0.630	0.617	0.553	0.469	0.407	0.397	0.372	0.394	0.402
Female	<25	0.111	0.095	0.087	0.079	0.079	0.074	0.070	0.066	0.060	0.059	0.053	0.055	0.055
	25 - 29	0.181	0.152	0.137	0.123	0.122	0.115	0.109	0.102	0.092	0.090	0.081	0.083	0.084
	30 - 34	0.351	0.292	0.262	0.233	0.231	0.227	0.217	0.198	0.178	0.177	0.157	0.159	0.153
	35 - 39	0.669	0.542	0.478	0.415	0.411	0.405	0.383	0.344	0.306	0.307	0.272	0.275	0.265
	40 - 44	0.910	0.729	0.639	0.549	0.544	0.535	0.492	0.429	0.377	0.380	0.345	0.355	0.351
	45 - 49	1.065	0.830	0.712	0.594	0.587	0.578	0.513	0.430	0.370	0.379	0.351	0.367	0.369
	50 - 54	1.407	1.081	0.918	0.756	0.746	0.744	0.642	0.522	0.437	0.456	0.429	0.455	0.464
	55 - 59	1.476	1.129	0.956	0.783	0.773	0.782	0.668	0.538	0.447	0.465	0.439	0.467	0.478
	60 - 64	1.332	1.037	0.890	0.742	0.729	0.712	0.624	0.516	0.444	0.462	0.437	0.465	0.476
	>64	1.163	0.924	0.805	0.686	0.672	0.657	0.588	0.498	0.432	0.447	0.420	0.446	0.456

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA II, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.126	0.109	0.101	0.092	0.094	0.092	0.090	0.085	0.076	0.071	0.064	0.067	0.066
	25 - 29	0.166	0.138	0.124	0.110	0.113	0.110	0.109	0.103	0.091	0.085	0.077	0.080	0.079
	30 - 34	0.229	0.189	0.168	0.148	0.152	0.150	0.148	0.141	0.128	0.119	0.104	0.107	0.106
	35 - 39	0.403	0.328	0.291	0.254	0.261	0.259	0.256	0.244	0.222	0.207	0.180	0.183	0.182
	40 - 44	0.576	0.466	0.411	0.356	0.368	0.365	0.357	0.339	0.309	0.287	0.252	0.257	0.255
	45 - 49	1.008	0.775	0.659	0.543	0.570	0.570	0.546	0.519	0.472	0.438	0.384	0.391	0.389
	50 - 54	1.387	1.037	0.861	0.686	0.730	0.738	0.679	0.642	0.581	0.540	0.482	0.495	0.492
	55 - 59	1.464	1.087	0.898	0.709	0.758	0.781	0.696	0.658	0.596	0.553	0.497	0.511	0.508
	60 - 64	1.559	1.158	0.957	0.756	0.803	0.789	0.744	0.710	0.646	0.604	0.544	0.564	0.562
	>64	1.523	1.143	0.953	0.762	0.802	0.788	0.750	0.719	0.656	0.615	0.556	0.576	0.576
Female	<25	0.112	0.095	0.087	0.079	0.081	0.078	0.077	0.073	0.066	0.065	0.059	0.061	0.060
	25 - 29	0.180	0.151	0.137	0.122	0.125	0.122	0.121	0.114	0.101	0.100	0.091	0.094	0.093
	30 - 34	0.346	0.289	0.260	0.231	0.237	0.234	0.231	0.219	0.199	0.197	0.173	0.177	0.176
	35 - 39	0.654	0.531	0.470	0.408	0.421	0.417	0.410	0.390	0.355	0.351	0.307	0.313	0.311
	40 - 44	0.885	0.712	0.625	0.538	0.557	0.550	0.533	0.505	0.458	0.452	0.402	0.413	0.410
	45 - 49	1.042	0.809	0.692	0.575	0.602	0.596	0.565	0.534	0.484	0.478	0.428	0.441	0.438
	50 - 54	1.389	1.058	0.893	0.727	0.767	0.770	0.708	0.668	0.605	0.597	0.539	0.557	0.554
	55 - 59	1.488	1.120	0.936	0.752	0.798	0.817	0.731	0.690	0.624	0.616	0.557	0.576	0.573
	60 - 64	1.560	1.180	0.990	0.800	0.844	0.827	0.780	0.743	0.675	0.670	0.608	0.631	0.629
	>64	1.598	1.213	1.020	0.827	0.871	0.854	0.806	0.767	0.696	0.690	0.626	0.650	0.648

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.140	0.123	0.115	0.107	0.108	0.106	0.104	0.099	0.088	0.082	0.074	0.077	0.076
	25 - 29	0.184	0.156	0.142	0.127	0.130	0.127	0.126	0.119	0.105	0.098	0.089	0.092	0.091
	30 - 34	0.253	0.212	0.192	0.171	0.175	0.173	0.170	0.162	0.147	0.137	0.121	0.124	0.123
	35 - 39	0.447	0.370	0.332	0.293	0.301	0.299	0.294	0.280	0.255	0.238	0.208	0.212	0.210
	40 - 44	0.640	0.526	0.469	0.412	0.424	0.421	0.411	0.391	0.355	0.331	0.291	0.297	0.295
	45 - 49	1.093	0.861	0.744	0.628	0.654	0.652	0.629	0.597	0.542	0.504	0.444	0.453	0.450
	50 - 54	1.474	1.134	0.964	0.794	0.835	0.839	0.783	0.740	0.671	0.623	0.557	0.572	0.569
	55 - 59	1.527	1.174	0.997	0.821	0.864	0.880	0.804	0.759	0.687	0.639	0.574	0.592	0.588
	60 - 64	1.396	1.090	0.937	0.784	0.815	0.801	0.766	0.730	0.665	0.621	0.561	0.582	0.581
	>64	1.203	0.965	0.845	0.726	0.745	0.731	0.708	0.678	0.619	0.581	0.527	0.548	0.549
Female	<25	0.124	0.108	0.100	0.092	0.093	0.091	0.089	0.084	0.076	0.075	0.068	0.070	0.070
	25 - 29	0.200	0.171	0.156	0.142	0.144	0.141	0.139	0.132	0.117	0.116	0.105	0.108	0.108
	30 - 34	0.386	0.327	0.297	0.268	0.273	0.270	0.266	0.253	0.230	0.227	0.200	0.205	0.204
	35 - 39	0.726	0.599	0.536	0.473	0.485	0.480	0.472	0.449	0.408	0.404	0.355	0.362	0.360
	40 - 44	0.983	0.803	0.713	0.623	0.642	0.633	0.615	0.583	0.528	0.522	0.465	0.478	0.475
	45 - 49	1.137	0.901	0.783	0.666	0.692	0.684	0.653	0.617	0.559	0.552	0.495	0.510	0.507
	50 - 54	1.493	1.167	1.004	0.841	0.879	0.879	0.818	0.773	0.699	0.691	0.623	0.645	0.641
	55 - 59	1.563	1.217	1.043	0.870	0.912	0.925	0.845	0.798	0.722	0.713	0.644	0.667	0.663
	60 - 64	1.422	1.127	0.979	0.831	0.861	0.845	0.808	0.769	0.699	0.693	0.630	0.654	0.652
	>64	1.252	1.014	0.894	0.775	0.795	0.779	0.752	0.718	0.654	0.651	0.593	0.617	0.617

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA II, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.134	0.117	0.109	0.101	0.106	0.106	0.104	0.098	0.089	0.082	0.074	0.077	0.076
	25 - 29	0.175	0.147	0.133	0.119	0.128	0.130	0.127	0.120	0.108	0.100	0.090	0.093	0.092
	30 - 34	0.241	0.201	0.180	0.160	0.168	0.177	0.174	0.165	0.149	0.138	0.125	0.128	0.125
	35 - 39	0.423	0.348	0.311	0.273	0.288	0.304	0.301	0.285	0.259	0.240	0.216	0.221	0.217
	40 - 44	0.604	0.493	0.438	0.383	0.405	0.435	0.427	0.403	0.365	0.337	0.303	0.310	0.304
	45 - 49	1.043	0.810	0.693	0.577	0.627	0.710	0.691	0.643	0.578	0.530	0.473	0.482	0.469
	50 - 54	1.424	1.074	0.898	0.723	0.802	0.965	0.916	0.833	0.741	0.672	0.597	0.608	0.593
	55 - 59	1.501	1.124	0.935	0.746	0.833	1.031	0.966	0.870	0.771	0.695	0.616	0.628	0.613
	60 - 64	1.598	1.197	0.996	0.796	0.882	1.080	1.025	0.935	0.833	0.758	0.675	0.691	0.676
	>64	1.566	1.185	0.995	0.805	0.882	1.062	1.019	0.938	0.839	0.768	0.685	0.703	0.690
Female	<25	0.119	0.102	0.094	0.086	0.091	0.092	0.090	0.084	0.076	0.075	0.068	0.070	0.069
	25 - 29	0.190	0.161	0.147	0.133	0.141	0.143	0.141	0.132	0.119	0.117	0.106	0.109	0.108
	30 - 34	0.366	0.308	0.279	0.251	0.262	0.272	0.269	0.254	0.230	0.227	0.205	0.211	0.207
	35 - 39	0.686	0.563	0.501	0.440	0.464	0.494	0.486	0.459	0.416	0.409	0.369	0.378	0.370
	40 - 44	0.926	0.752	0.666	0.579	0.613	0.669	0.653	0.611	0.550	0.538	0.483	0.495	0.486
	45 - 49	1.080	0.847	0.730	0.613	0.662	0.758	0.729	0.672	0.601	0.584	0.521	0.533	0.522
	50 - 54	1.433	1.102	0.937	0.771	0.844	1.004	0.951	0.865	0.769	0.742	0.659	0.675	0.660
	55 - 59	1.531	1.163	0.979	0.795	0.878	1.073	1.007	0.908	0.805	0.773	0.685	0.701	0.685
	60 - 64	1.607	1.227	1.037	0.847	0.929	1.117	1.063	0.970	0.864	0.838	0.746	0.765	0.751
	>64	1.647	1.262	1.069	0.876	0.959	1.147	1.092	0.997	0.888	0.861	0.767	0.787	0.772

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.150	0.133	0.125	0.117	0.121	0.122	0.119	0.112	0.102	0.094	0.085	0.088	0.087
	25 - 29	0.195	0.167	0.153	0.138	0.147	0.148	0.146	0.137	0.124	0.115	0.104	0.107	0.106
	30 - 34	0.267	0.227	0.206	0.186	0.194	0.202	0.199	0.188	0.170	0.158	0.143	0.147	0.144
	35 - 39	0.471	0.394	0.356	0.317	0.332	0.348	0.343	0.325	0.296	0.274	0.247	0.254	0.249
	40 - 44	0.673	0.559	0.502	0.445	0.467	0.496	0.489	0.461	0.417	0.386	0.347	0.356	0.349
	45 - 49	1.137	0.905	0.788	0.672	0.721	0.799	0.780	0.729	0.656	0.603	0.540	0.552	0.539
	50 - 54	1.524	1.184	1.014	0.844	0.918	1.067	1.023	0.940	0.839	0.765	0.681	0.697	0.681
	55 - 59	1.579	1.226	1.049	0.873	0.951	1.119	1.066	0.974	0.868	0.789	0.702	0.718	0.702
	60 - 64	1.449	1.143	0.990	0.837	0.898	1.033	0.999	0.925	0.830	0.762	0.682	0.701	0.690
	>64	1.257	1.019	0.899	0.780	0.822	0.919	0.899	0.843	0.760	0.703	0.634	0.655	0.647
Female	<25	0.132	0.116	0.108	0.100	0.105	0.105	0.103	0.097	0.087	0.086	0.078	0.081	0.080
	25 - 29	0.212	0.183	0.169	0.154	0.163	0.164	0.161	0.151	0.137	0.135	0.122	0.126	0.124
	30 - 34	0.409	0.350	0.320	0.291	0.302	0.311	0.307	0.291	0.264	0.260	0.235	0.242	0.238
	35 - 39	0.765	0.638	0.574	0.511	0.535	0.564	0.556	0.525	0.476	0.469	0.422	0.433	0.425
	40 - 44	1.033	0.853	0.763	0.672	0.707	0.763	0.746	0.698	0.630	0.617	0.554	0.569	0.559
	45 - 49	1.185	0.949	0.831	0.713	0.762	0.854	0.826	0.765	0.686	0.668	0.597	0.612	0.600
	50 - 54	1.550	1.224	1.062	0.899	0.968	1.116	1.068	0.980	0.874	0.847	0.755	0.775	0.760
	55 - 59	1.621	1.275	1.102	0.928	1.004	1.171	1.117	1.020	0.909	0.879	0.783	0.802	0.786
	60 - 64	1.481	1.186	1.039	0.891	0.950	1.082	1.046	0.968	0.868	0.848	0.759	0.782	0.770
	>64	1.312	1.073	0.954	0.835	0.877	0.977	0.953	0.891	0.802	0.787	0.709	0.732	0.724

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60% / 70% Alternate with Backdoor, NRA, ADEA II, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.129	0.112	0.104	0.095	0.102	0.102	0.101	0.095	0.086	0.080	0.072	0.075	0.074
	25 - 29	0.169	0.141	0.127	0.113	0.124	0.126	0.124	0.118	0.108	0.100	0.090	0.093	0.091
	30 - 34	0.233	0.193	0.172	0.152	0.164	0.172	0.170	0.161	0.146	0.137	0.125	0.128	0.126
	35 - 39	0.410	0.335	0.298	0.260	0.279	0.295	0.292	0.277	0.252	0.239	0.217	0.223	0.218
	40 - 44	0.586	0.475	0.420	0.365	0.396	0.427	0.420	0.397	0.359	0.338	0.306	0.313	0.307
	45 - 49	1.020	0.787	0.671	0.554	0.630	0.720	0.700	0.651	0.585	0.543	0.488	0.497	0.483
	50 - 54	1.400	1.049	0.874	0.699	0.825	1.015	0.958	0.868	0.770	0.700	0.623	0.633	0.615
	55 - 59	1.477	1.099	0.911	0.722	0.854	1.099	1.022	0.915	0.808	0.727	0.644	0.655	0.637
	60 - 64	1.572	1.171	0.970	0.770	0.941	1.152	1.086	0.983	0.873	0.794	0.705	0.720	0.703
	>64	1.538	1.157	0.967	0.777	0.931	1.123	1.071	0.981	0.875	0.800	0.714	0.731	0.715
Female	<25	0.114	0.098	0.090	0.082	0.089	0.090	0.088	0.083	0.075	0.074	0.066	0.069	0.068
	25 - 29	0.183	0.154	0.140	0.126	0.137	0.139	0.137	0.130	0.118	0.116	0.105	0.108	0.107
	30 - 34	0.353	0.295	0.267	0.238	0.252	0.263	0.260	0.246	0.223	0.224	0.204	0.210	0.206
	35 - 39	0.665	0.542	0.481	0.419	0.453	0.483	0.476	0.450	0.408	0.409	0.371	0.380	0.372
	40 - 44	0.899	0.726	0.639	0.552	0.609	0.667	0.651	0.609	0.549	0.542	0.488	0.501	0.491
	45 - 49	1.055	0.821	0.705	0.588	0.675	0.779	0.748	0.687	0.614	0.599	0.535	0.547	0.534
	50 - 54	1.404	1.073	0.908	0.742	0.867	1.054	0.994	0.899	0.798	0.769	0.682	0.697	0.680
	55 - 59	1.502	1.134	0.950	0.766	0.898	1.140	1.063	0.953	0.841	0.806	0.712	0.727	0.709
	60 - 64	1.576	1.196	1.006	0.816	0.982	1.183	1.119	1.015	0.902	0.871	0.774	0.792	0.775
	>64	1.615	1.230	1.037	0.844	1.010	1.211	1.147	1.042	0.925	0.895	0.795	0.814	0.796

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.143	0.127	0.119	0.110	0.116	0.117	0.115	0.109	0.099	0.091	0.083	0.086	0.085
	25 - 29	0.188	0.160	0.145	0.131	0.142	0.144	0.142	0.135	0.123	0.114	0.103	0.106	0.104
	30 - 34	0.258	0.217	0.197	0.176	0.187	0.195	0.193	0.182	0.165	0.156	0.141	0.145	0.143
	35 - 39	0.455	0.378	0.340	0.302	0.320	0.336	0.332	0.315	0.286	0.271	0.247	0.253	0.248
	40 - 44	0.651	0.537	0.480	0.423	0.455	0.485	0.478	0.451	0.408	0.384	0.348	0.357	0.350
	45 - 49	1.108	0.876	0.759	0.643	0.717	0.801	0.782	0.730	0.658	0.612	0.552	0.564	0.550
	50 - 54	1.491	1.151	0.981	0.811	0.929	1.102	1.053	0.965	0.861	0.787	0.703	0.717	0.700
	55 - 59	1.545	1.192	1.015	0.839	0.956	1.164	1.105	1.006	0.895	0.813	0.724	0.740	0.722
	60 - 64	1.414	1.108	0.955	0.802	0.922	1.067	1.028	0.950	0.851	0.782	0.700	0.719	0.706
	>64	1.222	0.983	0.864	0.744	0.830	0.934	0.913	0.855	0.770	0.714	0.644	0.665	0.656
Female	<25	0.127	0.110	0.102	0.094	0.101	0.102	0.100	0.094	0.085	0.084	0.076	0.078	0.078
	25 - 29	0.204	0.175	0.160	0.146	0.157	0.158	0.156	0.148	0.135	0.133	0.120	0.124	0.122
	30 - 34	0.394	0.335	0.305	0.275	0.290	0.300	0.296	0.280	0.254	0.255	0.232	0.239	0.235
	35 - 39	0.739	0.613	0.549	0.486	0.520	0.548	0.541	0.512	0.464	0.464	0.422	0.433	0.425
	40 - 44	1.000	0.820	0.730	0.640	0.698	0.755	0.739	0.692	0.624	0.617	0.557	0.572	0.562
	45 - 49	1.153	0.918	0.800	0.682	0.767	0.867	0.837	0.775	0.694	0.679	0.608	0.623	0.610
	50 - 54	1.512	1.187	1.024	0.861	0.979	1.153	1.100	1.006	0.896	0.868	0.773	0.792	0.776
	55 - 59	1.583	1.236	1.063	0.890	1.008	1.216	1.155	1.052	0.936	0.903	0.803	0.822	0.805
	60 - 64	1.442	1.147	0.999	0.852	0.971	1.113	1.073	0.991	0.888	0.866	0.775	0.797	0.784
	>64	1.273	1.034	0.915	0.795	0.885	0.992	0.967	0.903	0.812	0.797	0.717	0.740	0.731

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, ADEA II, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.068	0.062	0.058	0.052	0.054	0.054
	25 - 29	0.152	0.124	0.110	0.096	0.096	0.089	0.084	0.082	0.076	0.070	0.064	0.066	0.066
	30 - 34	0.211	0.171	0.150	0.130	0.129	0.127	0.120	0.107	0.097	0.095	0.087	0.090	0.089
	35 - 39	0.373	0.298	0.261	0.224	0.221	0.219	0.208	0.187	0.170	0.168	0.154	0.159	0.157
	40 - 44	0.535	0.425	0.370	0.315	0.311	0.309	0.288	0.254	0.227	0.224	0.207	0.215	0.213
	45 - 49	0.956	0.724	0.607	0.491	0.485	0.483	0.430	0.361	0.314	0.318	0.299	0.312	0.313
	50 - 54	1.331	0.981	0.805	0.630	0.622	0.626	0.524	0.414	0.342	0.352	0.337	0.358	0.367
	55 - 59	1.409	1.032	0.843	0.654	0.645	0.663	0.540	0.416	0.339	0.345	0.334	0.357	0.369
	60 - 64	1.500	1.098	0.898	0.697	0.683	0.669	0.554	0.433	0.368	0.378	0.365	0.393	0.407
	>64	1.460	1.079	0.889	0.699	0.682	0.668	0.563	0.448	0.383	0.391	0.377	0.405	0.419
Female	<25	0.101	0.085	0.077	0.069	0.068	0.064	0.060	0.057	0.052	0.051	0.047	0.049	0.049
	25 - 29	0.164	0.135	0.121	0.107	0.106	0.099	0.094	0.090	0.083	0.082	0.074	0.077	0.077
	30 - 34	0.317	0.260	0.231	0.202	0.200	0.197	0.188	0.170	0.155	0.160	0.147	0.151	0.150
	35 - 39	0.607	0.484	0.422	0.361	0.357	0.352	0.331	0.295	0.266	0.278	0.256	0.265	0.262
	40 - 44	0.824	0.651	0.564	0.478	0.472	0.464	0.424	0.365	0.322	0.334	0.311	0.325	0.326
	45 - 49	0.985	0.752	0.635	0.518	0.512	0.504	0.440	0.361	0.310	0.327	0.308	0.326	0.331
	50 - 54	1.324	0.992	0.827	0.661	0.653	0.652	0.547	0.434	0.359	0.383	0.365	0.390	0.401
	55 - 59	1.424	1.056	0.872	0.688	0.679	0.693	0.568	0.441	0.359	0.383	0.368	0.395	0.409
	60 - 64	1.490	1.110	0.920	0.730	0.717	0.700	0.585	0.461	0.392	0.420	0.404	0.434	0.450
	>64	1.525	1.139	0.946	0.754	0.740	0.723	0.607	0.480	0.408	0.435	0.418	0.449	0.464

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.125	0.108	0.100	0.092	0.091	0.087	0.083	0.079	0.072	0.067	0.061	0.063	0.063
	25 - 29	0.168	0.139	0.125	0.111	0.110	0.104	0.099	0.095	0.088	0.081	0.074	0.076	0.076
	30 - 34	0.231	0.190	0.170	0.150	0.148	0.146	0.139	0.125	0.114	0.110	0.101	0.104	0.103
	35 - 39	0.410	0.334	0.296	0.257	0.255	0.252	0.240	0.218	0.197	0.194	0.178	0.183	0.181
	40 - 44	0.590	0.476	0.419	0.362	0.359	0.355	0.333	0.297	0.265	0.260	0.240	0.248	0.247
	45 - 49	1.027	0.795	0.678	0.562	0.555	0.552	0.500	0.427	0.373	0.372	0.348	0.363	0.363
	50 - 54	1.398	1.058	0.888	0.718	0.709	0.711	0.614	0.499	0.419	0.420	0.398	0.422	0.429
	55 - 59	1.449	1.096	0.919	0.743	0.734	0.745	0.634	0.510	0.422	0.419	0.399	0.424	0.434
	60 - 64	1.316	1.010	0.857	0.704	0.690	0.676	0.590	0.485	0.418	0.415	0.394	0.419	0.430
	>64	1.122	0.883	0.764	0.645	0.630	0.617	0.553	0.469	0.408	0.401	0.379	0.403	0.412
Female	<25	0.111	0.095	0.087	0.079	0.079	0.074	0.070	0.066	0.061	0.060	0.054	0.057	0.057
	25 - 29	0.181	0.152	0.137	0.123	0.122	0.115	0.109	0.105	0.096	0.095	0.086	0.089	0.089
	30 - 34	0.351	0.292	0.262	0.233	0.231	0.227	0.217	0.198	0.180	0.185	0.169	0.175	0.173
	35 - 39	0.669	0.542	0.478	0.415	0.411	0.405	0.383	0.344	0.310	0.322	0.296	0.306	0.303
	40 - 44	0.910	0.729	0.639	0.549	0.544	0.535	0.492	0.429	0.379	0.391	0.362	0.378	0.379
	45 - 49	1.065	0.830	0.712	0.594	0.587	0.578	0.513	0.430	0.371	0.386	0.362	0.381	0.387
	50 - 54	1.407	1.081	0.918	0.756	0.746	0.744	0.642	0.522	0.437	0.459	0.433	0.460	0.471
	55 - 59	1.476	1.129	0.956	0.783	0.773	0.782	0.668	0.538	0.447	0.466	0.442	0.470	0.482
	60 - 64	1.332	1.037	0.890	0.742	0.729	0.712	0.624	0.516	0.445	0.463	0.438	0.466	0.479
	>64	1.163	0.924	0.805	0.686	0.672	0.657	0.588	0.498	0.432	0.447	0.421	0.447	0.458

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA II, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.126	0.109	0.101	0.092	0.094	0.092	0.092	0.089	0.080	0.074	0.067	0.069	0.069
	25 - 29	0.166	0.138	0.124	0.110	0.113	0.113	0.114	0.113	0.102	0.094	0.084	0.087	0.085
	30 - 34	0.229	0.189	0.168	0.148	0.152	0.150	0.153	0.151	0.140	0.133	0.119	0.122	0.118
	35 - 39	0.403	0.328	0.291	0.254	0.261	0.259	0.265	0.266	0.249	0.239	0.214	0.217	0.209
	40 - 44	0.576	0.466	0.411	0.356	0.368	0.365	0.367	0.364	0.339	0.324	0.290	0.295	0.286
	45 - 49	1.008	0.775	0.659	0.543	0.570	0.570	0.562	0.558	0.518	0.493	0.442	0.448	0.434
	50 - 54	1.387	1.037	0.861	0.686	0.730	0.738	0.688	0.666	0.609	0.573	0.516	0.529	0.519
	55 - 59	1.464	1.087	0.898	0.709	0.758	0.781	0.701	0.672	0.613	0.573	0.517	0.533	0.525
	60 - 64	1.559	1.158	0.957	0.756	0.803	0.789	0.751	0.725	0.663	0.623	0.564	0.583	0.578
	>64	1.523	1.143	0.953	0.762	0.802	0.788	0.756	0.733	0.672	0.633	0.575	0.596	0.591
Female	<25	0.112	0.095	0.087	0.079	0.081	0.079	0.078	0.075	0.068	0.067	0.060	0.062	0.062
	25 - 29	0.180	0.151	0.137	0.122	0.125	0.124	0.125	0.122	0.110	0.108	0.097	0.100	0.099
	30 - 34	0.346	0.289	0.260	0.231	0.237	0.234	0.238	0.234	0.217	0.220	0.198	0.202	0.196
	35 - 39	0.654	0.531	0.470	0.408	0.421	0.417	0.423	0.419	0.391	0.397	0.356	0.361	0.350
	40 - 44	0.885	0.712	0.625	0.538	0.557	0.550	0.542	0.527	0.484	0.486	0.438	0.448	0.439
	45 - 49	1.042	0.809	0.692	0.575	0.602	0.596	0.571	0.549	0.502	0.500	0.451	0.464	0.457
	50 - 54	1.389	1.058	0.893	0.727	0.767	0.770	0.710	0.674	0.611	0.606	0.547	0.566	0.561
	55 - 59	1.488	1.120	0.936	0.752	0.798	0.817	0.732	0.693	0.629	0.622	0.563	0.583	0.578
	60 - 64	1.560	1.180	0.990	0.800	0.844	0.827	0.781	0.745	0.678	0.673	0.611	0.635	0.632
	>64	1.598	1.213	1.020	0.827	0.871	0.854	0.807	0.769	0.699	0.694	0.630	0.654	0.650

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.140	0.123	0.115	0.107	0.108	0.107	0.106	0.102	0.092	0.085	0.077	0.080	0.079
	25 - 29	0.184	0.156	0.142	0.127	0.130	0.130	0.131	0.129	0.116	0.107	0.096	0.099	0.097
	30 - 34	0.253	0.212	0.192	0.171	0.175	0.173	0.175	0.171	0.159	0.151	0.136	0.139	0.135
	35 - 39	0.447	0.370	0.332	0.293	0.301	0.299	0.304	0.302	0.282	0.270	0.243	0.246	0.239
	40 - 44	0.640	0.526	0.469	0.412	0.424	0.421	0.422	0.416	0.386	0.368	0.331	0.337	0.328
	45 - 49	1.093	0.861	0.744	0.628	0.654	0.652	0.644	0.636	0.588	0.560	0.503	0.511	0.497
	50 - 54	1.474	1.134	0.964	0.794	0.835	0.839	0.791	0.764	0.699	0.656	0.592	0.608	0.597
	55 - 59	1.527	1.174	0.997	0.821	0.864	0.880	0.808	0.773	0.704	0.658	0.595	0.613	0.605
	60 - 64	1.396	1.090	0.937	0.784	0.815	0.801	0.771	0.742	0.678	0.637	0.578	0.598	0.594
	>64	1.203	0.965	0.845	0.726	0.745	0.731	0.712	0.688	0.630	0.593	0.541	0.562	0.560
Female	<25	0.124	0.108	0.100	0.092	0.093	0.091	0.090	0.086	0.078	0.077	0.070	0.072	0.071
	25 - 29	0.200	0.171	0.156	0.142	0.144	0.143	0.143	0.139	0.126	0.124	0.112	0.115	0.113
	30 - 34	0.386	0.327	0.297	0.268	0.273	0.270	0.272	0.268	0.248	0.250	0.225	0.230	0.225
	35 - 39	0.726	0.599	0.536	0.473	0.485	0.480	0.485	0.479	0.444	0.450	0.405	0.412	0.401
	40 - 44	0.983	0.803	0.713	0.623	0.642	0.633	0.625	0.605	0.556	0.557	0.502	0.515	0.506
	45 - 49	1.137	0.901	0.783	0.666	0.692	0.684	0.659	0.632	0.577	0.575	0.519	0.534	0.527
	50 - 54	1.493	1.167	1.004	0.841	0.879	0.879	0.821	0.778	0.706	0.699	0.632	0.654	0.649
	55 - 59	1.563	1.217	1.043	0.870	0.912	0.925	0.847	0.801	0.726	0.719	0.650	0.673	0.668
	60 - 64	1.422	1.127	0.979	0.831	0.861	0.845	0.808	0.770	0.701	0.696	0.633	0.657	0.655
	>64	1.252	1.014	0.894	0.775	0.795	0.779	0.753	0.720	0.656	0.653	0.595	0.619	0.619

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA II, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.134	0.117	0.109	0.101	0.106	0.109	0.108	0.103	0.093	0.085	0.077	0.079	0.078
	25 - 29	0.175	0.147	0.133	0.119	0.130	0.137	0.137	0.133	0.119	0.109	0.098	0.100	0.098
	30 - 34	0.241	0.201	0.180	0.160	0.169	0.185	0.188	0.182	0.168	0.159	0.141	0.143	0.138
	35 - 39	0.423	0.348	0.311	0.273	0.288	0.322	0.330	0.325	0.302	0.287	0.254	0.255	0.244
	40 - 44	0.604	0.493	0.438	0.383	0.405	0.456	0.461	0.449	0.413	0.390	0.346	0.349	0.335
	45 - 49	1.043	0.810	0.693	0.577	0.627	0.746	0.747	0.716	0.654	0.610	0.537	0.539	0.514
	50 - 54	1.424	1.074	0.898	0.723	0.802	0.989	0.952	0.880	0.788	0.720	0.635	0.643	0.620
	55 - 59	1.501	1.124	0.935	0.746	0.833	1.046	0.989	0.898	0.799	0.725	0.640	0.649	0.630
	60 - 64	1.598	1.197	0.996	0.796	0.882	1.096	1.048	0.962	0.860	0.786	0.697	0.710	0.692
	>64	1.566	1.185	0.995	0.805	0.882	1.077	1.040	0.964	0.865	0.795	0.707	0.723	0.706
Female	<25	0.119	0.102	0.094	0.086	0.092	0.094	0.092	0.087	0.078	0.077	0.069	0.072	0.070
	25 - 29	0.190	0.161	0.147	0.133	0.143	0.149	0.149	0.143	0.128	0.125	0.113	0.116	0.113
	30 - 34	0.366	0.308	0.279	0.251	0.262	0.285	0.288	0.281	0.259	0.261	0.232	0.235	0.227
	35 - 39	0.686	0.563	0.501	0.440	0.464	0.519	0.526	0.514	0.474	0.476	0.422	0.426	0.409
	40 - 44	0.926	0.752	0.666	0.579	0.613	0.689	0.684	0.651	0.593	0.587	0.522	0.531	0.515
	45 - 49	1.080	0.847	0.730	0.613	0.662	0.772	0.751	0.700	0.629	0.616	0.546	0.556	0.540
	50 - 54	1.433	1.102	0.937	0.771	0.844	1.009	0.960	0.876	0.780	0.754	0.669	0.684	0.668
	55 - 59	1.531	1.163	0.979	0.795	0.878	1.077	1.013	0.916	0.812	0.782	0.692	0.707	0.690
	60 - 64	1.607	1.227	1.037	0.847	0.929	1.120	1.066	0.974	0.868	0.842	0.750	0.769	0.754
	>64	1.647	1.262	1.069	0.876	0.959	1.149	1.095	1.002	0.893	0.866	0.771	0.791	0.775

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.150	0.133	0.125	0.117	0.122	0.124	0.123	0.117	0.105	0.097	0.088	0.091	0.089
	25 - 29	0.195	0.167	0.153	0.138	0.149	0.156	0.156	0.151	0.135	0.124	0.112	0.114	0.111
	30 - 34	0.267	0.227	0.206	0.186	0.194	0.210	0.212	0.205	0.189	0.178	0.159	0.161	0.156
	35 - 39	0.471	0.394	0.356	0.317	0.332	0.366	0.373	0.366	0.339	0.322	0.286	0.289	0.277
	40 - 44	0.673	0.559	0.502	0.445	0.467	0.517	0.523	0.507	0.466	0.440	0.392	0.396	0.382
	45 - 49	1.137	0.905	0.788	0.672	0.721	0.834	0.835	0.801	0.732	0.684	0.606	0.611	0.586
	50 - 54	1.524	1.184	1.014	0.844	0.918	1.089	1.058	0.985	0.885	0.813	0.721	0.732	0.709
	55 - 59	1.579	1.226	1.049	0.873	0.951	1.132	1.087	1.001	0.895	0.818	0.725	0.740	0.720
	60 - 64	1.449	1.143	0.990	0.837	0.898	1.044	1.015	0.946	0.851	0.784	0.700	0.718	0.703
	>64	1.257	1.019	0.899	0.780	0.822	0.927	0.912	0.860	0.778	0.722	0.649	0.669	0.659
Female	<25	0.132	0.116	0.108	0.100	0.105	0.107	0.105	0.099	0.089	0.088	0.080	0.082	0.081
	25 - 29	0.212	0.183	0.169	0.154	0.164	0.170	0.169	0.163	0.146	0.143	0.129	0.132	0.129
	30 - 34	0.409	0.350	0.320	0.291	0.302	0.324	0.327	0.318	0.293	0.294	0.263	0.267	0.259
	35 - 39	0.765	0.638	0.574	0.511	0.535	0.589	0.596	0.580	0.534	0.536	0.477	0.483	0.466
	40 - 44	1.033	0.853	0.763	0.672	0.707	0.783	0.777	0.740	0.674	0.668	0.596	0.607	0.590
	45 - 49	1.185	0.949	0.831	0.713	0.762	0.868	0.847	0.793	0.714	0.700	0.623	0.636	0.620
	50 - 54	1.550	1.224	1.062	0.899	0.968	1.122	1.077	0.990	0.885	0.860	0.765	0.784	0.767
	55 - 59	1.621	1.275	1.102	0.928	1.004	1.175	1.122	1.028	0.916	0.887	0.789	0.808	0.792
	60 - 64	1.481	1.186	1.039	0.891	0.950	1.084	1.048	0.972	0.872	0.852	0.762	0.785	0.772
	>64	1.312	1.073	0.954	0.835	0.877	0.978	0.955	0.894	0.805	0.791	0.711	0.734	0.726

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, ADEA III, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.114	0.097	0.089	0.080	0.080	0.075	0.072	0.067	0.061	0.056	0.050	0.052	0.052
	25 - 29	0.155	0.126	0.112	0.098	0.097	0.091	0.085	0.080	0.071	0.065	0.059	0.060	0.060
	30 - 34	0.216	0.174	0.153	0.132	0.131	0.129	0.122	0.109	0.097	0.092	0.081	0.082	0.079
	35 - 39	0.384	0.306	0.268	0.229	0.226	0.224	0.212	0.191	0.171	0.161	0.141	0.141	0.134
	40 - 44	0.557	0.442	0.384	0.326	0.322	0.319	0.297	0.263	0.232	0.220	0.196	0.198	0.191
	45 - 49	1.015	0.766	0.642	0.518	0.510	0.507	0.452	0.379	0.327	0.316	0.286	0.293	0.286
	50 - 54	1.462	1.074	0.880	0.686	0.675	0.679	0.568	0.448	0.370	0.370	0.349	0.368	0.372
	55 - 59	1.739	1.267	1.032	0.796	0.782	0.801	0.652	0.502	0.408	0.410	0.393	0.419	0.430
	60 - 64	1.994	1.448	1.175	0.902	0.875	0.855	0.707	0.551	0.468	0.478	0.461	0.495	0.512
	>64	1.460	1.079	0.889	0.699	0.682	0.668	0.563	0.448	0.382	0.385	0.368	0.393	0.405
Female	<25	0.103	0.086	0.078	0.070	0.069	0.065	0.061	0.057	0.051	0.051	0.046	0.048	0.048
	25 - 29	0.168	0.138	0.124	0.109	0.108	0.101	0.095	0.089	0.080	0.078	0.070	0.072	0.073
	30 - 34	0.327	0.267	0.237	0.207	0.205	0.202	0.193	0.174	0.156	0.156	0.138	0.139	0.134
	35 - 39	0.631	0.502	0.437	0.373	0.368	0.364	0.341	0.303	0.270	0.271	0.240	0.242	0.233
	40 - 44	0.868	0.684	0.592	0.499	0.493	0.485	0.442	0.380	0.333	0.338	0.307	0.317	0.312
	45 - 49	1.059	0.806	0.679	0.552	0.544	0.536	0.467	0.383	0.328	0.340	0.316	0.332	0.334
	50 - 54	1.473	1.100	0.913	0.727	0.715	0.714	0.599	0.474	0.392	0.416	0.396	0.423	0.434
	55 - 59	1.785	1.316	1.081	0.846	0.830	0.846	0.693	0.536	0.436	0.466	0.449	0.482	0.499
	60 - 64	1.981	1.464	1.206	0.947	0.923	0.899	0.750	0.590	0.502	0.540	0.522	0.563	0.584
	>64	1.525	1.139	0.946	0.754	0.740	0.723	0.607	0.480	0.408	0.434	0.416	0.447	0.461

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.126	0.109	0.101	0.092	0.092	0.087	0.084	0.078	0.071	0.065	0.059	0.061	0.061
	25 - 29	0.170	0.141	0.127	0.112	0.111	0.105	0.100	0.093	0.083	0.076	0.069	0.070	0.071
	30 - 34	0.235	0.194	0.173	0.152	0.150	0.148	0.140	0.127	0.114	0.107	0.095	0.096	0.093
	35 - 39	0.421	0.342	0.302	0.263	0.260	0.257	0.245	0.222	0.198	0.186	0.164	0.165	0.157
	40 - 44	0.612	0.493	0.433	0.374	0.369	0.365	0.343	0.305	0.270	0.255	0.228	0.231	0.223
	45 - 49	1.085	0.836	0.712	0.588	0.580	0.575	0.521	0.445	0.386	0.370	0.335	0.343	0.335
	50 - 54	1.521	1.146	0.958	0.771	0.758	0.759	0.654	0.532	0.445	0.439	0.410	0.431	0.435
	55 - 59	1.732	1.299	1.082	0.866	0.849	0.861	0.732	0.587	0.486	0.481	0.456	0.485	0.495
	60 - 64	1.724	1.299	1.086	0.873	0.844	0.824	0.717	0.589	0.507	0.508	0.485	0.519	0.535
	>64	1.122	0.883	0.764	0.645	0.630	0.617	0.553	0.469	0.407	0.397	0.372	0.394	0.402
Female	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.066	0.060	0.059	0.054	0.056	0.056
	25 - 29	0.185	0.155	0.140	0.125	0.124	0.117	0.111	0.104	0.093	0.091	0.082	0.084	0.085
	30 - 34	0.361	0.299	0.269	0.238	0.236	0.232	0.222	0.202	0.181	0.181	0.160	0.162	0.156
	35 - 39	0.693	0.560	0.494	0.427	0.422	0.416	0.393	0.353	0.314	0.315	0.279	0.283	0.272
	40 - 44	0.954	0.763	0.667	0.572	0.565	0.555	0.511	0.444	0.390	0.394	0.358	0.369	0.364
	45 - 49	1.139	0.883	0.755	0.628	0.618	0.609	0.540	0.451	0.389	0.399	0.370	0.388	0.390
	50 - 54	1.550	1.184	1.002	0.819	0.805	0.801	0.691	0.561	0.470	0.493	0.465	0.494	0.505
	55 - 59	1.786	1.353	1.137	0.920	0.902	0.911	0.777	0.626	0.519	0.546	0.520	0.556	0.572
	60 - 64	1.746	1.336	1.131	0.926	0.897	0.875	0.765	0.631	0.545	0.576	0.551	0.591	0.612
	>64	1.163	0.924	0.805	0.686	0.672	0.657	0.588	0.498	0.432	0.447	0.420	0.446	0.456

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA III, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.127	0.110	0.102	0.093	0.094	0.092	0.091	0.086	0.077	0.071	0.065	0.067	0.067
	25 - 29	0.168	0.140	0.126	0.112	0.114	0.112	0.110	0.104	0.092	0.086	0.077	0.080	0.080
	30 - 34	0.234	0.192	0.171	0.151	0.155	0.153	0.150	0.143	0.130	0.121	0.106	0.108	0.108
	35 - 39	0.414	0.337	0.298	0.260	0.267	0.265	0.261	0.249	0.227	0.212	0.184	0.187	0.186
	40 - 44	0.599	0.484	0.426	0.369	0.380	0.378	0.369	0.351	0.319	0.297	0.260	0.265	0.264
	45 - 49	1.069	0.820	0.696	0.571	0.599	0.598	0.574	0.545	0.496	0.461	0.404	0.412	0.409
	50 - 54	1.522	1.133	0.939	0.745	0.791	0.799	0.735	0.697	0.631	0.587	0.524	0.538	0.535
	55 - 59	1.804	1.332	1.096	0.861	0.916	0.943	0.841	0.796	0.722	0.672	0.604	0.622	0.619
	60 - 64	2.065	1.519	1.246	0.973	1.026	1.007	0.954	0.917	0.837	0.785	0.710	0.737	0.737
	>64	1.523	1.143	0.953	0.762	0.802	0.788	0.750	0.719	0.656	0.615	0.556	0.576	0.576
Female	<25	0.114	0.097	0.089	0.080	0.082	0.080	0.078	0.074	0.066	0.066	0.059	0.061	0.061
	25 - 29	0.184	0.154	0.139	0.125	0.127	0.124	0.123	0.116	0.103	0.102	0.092	0.095	0.095
	30 - 34	0.357	0.297	0.267	0.237	0.242	0.239	0.236	0.224	0.204	0.202	0.177	0.181	0.180
	35 - 39	0.679	0.551	0.486	0.422	0.434	0.430	0.422	0.402	0.365	0.362	0.316	0.323	0.321
	40 - 44	0.931	0.747	0.655	0.562	0.581	0.573	0.555	0.526	0.478	0.472	0.420	0.431	0.428
	45 - 49	1.119	0.865	0.739	0.612	0.640	0.632	0.600	0.568	0.515	0.509	0.456	0.470	0.467
	50 - 54	1.544	1.171	0.984	0.798	0.840	0.842	0.775	0.733	0.664	0.657	0.593	0.614	0.611
	55 - 59	1.861	1.391	1.157	0.922	0.975	0.996	0.892	0.845	0.766	0.759	0.687	0.712	0.708
	60 - 64	2.067	1.550	1.292	1.033	1.085	1.060	1.005	0.962	0.877	0.873	0.795	0.827	0.826
	>64	1.598	1.213	1.020	0.827	0.871	0.854	0.806	0.767	0.696	0.690	0.626	0.650	0.648

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.141	0.124	0.116	0.108	0.109	0.106	0.105	0.099	0.089	0.082	0.075	0.078	0.077
	25 - 29	0.187	0.158	0.143	0.129	0.131	0.129	0.127	0.121	0.106	0.099	0.090	0.093	0.092
	30 - 34	0.257	0.216	0.195	0.174	0.178	0.175	0.173	0.164	0.149	0.139	0.122	0.125	0.125
	35 - 39	0.458	0.379	0.339	0.299	0.307	0.305	0.300	0.286	0.260	0.242	0.212	0.216	0.214
	40 - 44	0.663	0.544	0.484	0.425	0.436	0.433	0.423	0.403	0.366	0.341	0.300	0.306	0.304
	45 - 49	1.153	0.904	0.780	0.656	0.682	0.680	0.655	0.623	0.566	0.527	0.464	0.474	0.471
	50 - 54	1.600	1.225	1.037	0.850	0.891	0.895	0.836	0.793	0.719	0.670	0.600	0.617	0.614
	55 - 59	1.818	1.385	1.169	0.952	0.998	1.016	0.931	0.887	0.806	0.752	0.679	0.702	0.699
	60 - 64	1.814	1.388	1.176	0.963	0.994	0.974	0.942	0.912	0.836	0.788	0.718	0.748	0.751
	>64	1.203	0.965	0.845	0.726	0.745	0.731	0.708	0.678	0.619	0.581	0.527	0.548	0.549
Female	<25	0.126	0.109	0.101	0.093	0.094	0.092	0.090	0.085	0.077	0.076	0.069	0.071	0.071
	25 - 29	0.204	0.174	0.159	0.144	0.146	0.143	0.141	0.134	0.119	0.117	0.106	0.110	0.109
	30 - 34	0.396	0.335	0.304	0.273	0.278	0.275	0.271	0.258	0.234	0.232	0.204	0.209	0.208
	35 - 39	0.752	0.619	0.553	0.486	0.498	0.493	0.485	0.461	0.419	0.415	0.364	0.372	0.370
	40 - 44	1.030	0.839	0.743	0.648	0.666	0.657	0.638	0.605	0.549	0.543	0.483	0.497	0.494
	45 - 49	1.213	0.957	0.830	0.702	0.728	0.719	0.687	0.651	0.590	0.583	0.524	0.540	0.537
	50 - 54	1.640	1.275	1.092	0.909	0.948	0.947	0.883	0.836	0.758	0.751	0.679	0.703	0.700
	55 - 59	1.884	1.451	1.234	1.018	1.062	1.076	0.988	0.941	0.855	0.850	0.771	0.800	0.798
	60 - 64	1.849	1.439	1.234	1.029	1.059	1.036	1.000	0.965	0.883	0.884	0.808	0.844	0.846
	>64	1.252	1.014	0.894	0.775	0.795	0.779	0.752	0.718	0.654	0.651	0.593	0.617	0.617

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA III, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.136	0.119	0.110	0.102	0.106	0.107	0.105	0.099	0.089	0.083	0.075	0.077	0.076
	25 - 29	0.178	0.149	0.135	0.121	0.129	0.131	0.129	0.121	0.110	0.101	0.091	0.094	0.093
	30 - 34	0.246	0.204	0.183	0.163	0.171	0.180	0.177	0.167	0.152	0.140	0.126	0.130	0.127
	35 - 39	0.434	0.357	0.318	0.280	0.294	0.311	0.307	0.291	0.264	0.245	0.221	0.226	0.221
	40 - 44	0.628	0.512	0.454	0.397	0.419	0.450	0.442	0.417	0.377	0.349	0.313	0.321	0.314
	45 - 49	1.105	0.856	0.732	0.607	0.659	0.747	0.726	0.676	0.608	0.557	0.498	0.508	0.495
	50 - 54	1.561	1.173	0.979	0.785	0.869	1.047	0.994	0.906	0.806	0.731	0.650	0.663	0.646
	55 - 59	1.847	1.375	1.140	0.904	1.006	1.249	1.171	1.056	0.936	0.846	0.750	0.765	0.747
	60 - 64	2.112	1.566	1.293	1.020	1.127	1.392	1.327	1.215	1.084	0.990	0.883	0.905	0.888
	>64	1.566	1.185	0.995	0.805	0.882	1.062	1.019	0.938	0.839	0.768	0.685	0.703	0.690
Female	<25	0.121	0.104	0.096	0.087	0.093	0.093	0.091	0.086	0.077	0.076	0.069	0.071	0.070
	25 - 29	0.194	0.165	0.150	0.135	0.144	0.145	0.143	0.134	0.121	0.119	0.108	0.111	0.110
	30 - 34	0.376	0.317	0.287	0.257	0.268	0.278	0.275	0.260	0.236	0.233	0.210	0.216	0.212
	35 - 39	0.712	0.583	0.519	0.454	0.478	0.509	0.501	0.473	0.429	0.422	0.380	0.389	0.381
	40 - 44	0.973	0.789	0.697	0.605	0.640	0.698	0.682	0.637	0.574	0.562	0.504	0.517	0.507
	45 - 49	1.159	0.905	0.779	0.652	0.703	0.806	0.775	0.715	0.640	0.622	0.555	0.568	0.556
	50 - 54	1.591	1.218	1.032	0.845	0.923	1.101	1.044	0.951	0.846	0.817	0.727	0.745	0.729
	55 - 59	1.911	1.442	1.207	0.972	1.071	1.314	1.236	1.117	0.991	0.954	0.847	0.867	0.848
	60 - 64	2.124	1.607	1.349	1.091	1.193	1.444	1.379	1.263	1.127	1.095	0.977	1.004	0.987
	>64	1.647	1.262	1.069	0.876	0.959	1.147	1.092	0.997	0.888	0.861	0.767	0.787	0.772

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.151	0.134	0.126	0.118	0.122	0.122	0.120	0.113	0.102	0.095	0.086	0.089	0.088
	25 - 29	0.198	0.169	0.154	0.140	0.148	0.150	0.147	0.139	0.125	0.116	0.105	0.108	0.107
	30 - 34	0.272	0.230	0.209	0.189	0.197	0.205	0.202	0.190	0.172	0.160	0.144	0.149	0.146
	35 - 39	0.482	0.403	0.363	0.324	0.338	0.354	0.350	0.332	0.301	0.280	0.252	0.259	0.254
	40 - 44	0.697	0.578	0.518	0.459	0.481	0.511	0.503	0.475	0.429	0.398	0.358	0.367	0.360
	45 - 49	1.198	0.950	0.825	0.701	0.751	0.834	0.814	0.761	0.686	0.631	0.565	0.578	0.565
	50 - 54	1.653	1.278	1.090	0.902	0.980	1.142	1.096	1.009	0.902	0.823	0.734	0.752	0.736
	55 - 59	1.876	1.443	1.226	1.010	1.098	1.302	1.247	1.146	1.023	0.933	0.833	0.854	0.837
	60 - 64	1.874	1.448	1.235	1.023	1.094	1.281	1.251	1.171	1.056	0.975	0.878	0.907	0.897
	>64	1.257	1.019	0.899	0.780	0.822	0.919	0.899	0.843	0.760	0.703	0.634	0.655	0.647
Female	<25	0.134	0.118	0.109	0.101	0.106	0.106	0.104	0.098	0.088	0.087	0.079	0.081	0.081
	25 - 29	0.216	0.186	0.171	0.156	0.165	0.166	0.163	0.154	0.139	0.137	0.124	0.127	0.126
	30 - 34	0.420	0.358	0.327	0.297	0.308	0.318	0.313	0.297	0.269	0.266	0.240	0.247	0.243
	35 - 39	0.791	0.658	0.592	0.525	0.550	0.579	0.571	0.539	0.488	0.481	0.434	0.445	0.437
	40 - 44	1.081	0.890	0.794	0.698	0.734	0.792	0.775	0.726	0.654	0.642	0.576	0.592	0.582
	45 - 49	1.263	1.007	0.879	0.752	0.802	0.900	0.871	0.808	0.724	0.706	0.632	0.649	0.637
	50 - 54	1.701	1.335	1.153	0.970	1.043	1.207	1.158	1.064	0.951	0.923	0.824	0.846	0.830
	55 - 59	1.949	1.516	1.299	1.083	1.169	1.376	1.319	1.213	1.084	1.052	0.940	0.966	0.949
	60 - 64	1.918	1.508	1.303	1.097	1.166	1.350	1.317	1.231	1.109	1.089	0.981	1.013	1.003
	>64	1.312	1.073	0.954	0.835	0.877	0.977	0.953	0.891	0.802	0.787	0.709	0.732	0.724

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60% / 70% Alternate with Backdoor, NRA, ADEA III, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.130	0.113	0.104	0.096	0.102	0.103	0.101	0.096	0.087	0.081	0.073	0.075	0.075
	25 - 29	0.172	0.143	0.129	0.115	0.126	0.128	0.126	0.120	0.109	0.101	0.091	0.094	0.092
	30 - 34	0.238	0.196	0.175	0.155	0.166	0.175	0.172	0.163	0.148	0.139	0.127	0.130	0.127
	35 - 39	0.421	0.344	0.305	0.266	0.285	0.302	0.299	0.283	0.257	0.244	0.222	0.228	0.223
	40 - 44	0.609	0.494	0.436	0.378	0.410	0.442	0.435	0.410	0.371	0.349	0.317	0.324	0.317
	45 - 49	1.081	0.832	0.708	0.583	0.663	0.758	0.736	0.685	0.615	0.572	0.514	0.524	0.509
	50 - 54	1.535	1.147	0.953	0.759	0.895	1.103	1.042	0.944	0.838	0.762	0.678	0.690	0.671
	55 - 59	1.819	1.347	1.111	0.875	1.035	1.334	1.242	1.113	0.983	0.886	0.786	0.799	0.778
	60 - 64	2.081	1.535	1.262	0.989	1.210	1.492	1.411	1.282	1.140	1.040	0.925	0.946	0.925
	>64	1.538	1.157	0.967	0.777	0.931	1.123	1.071	0.981	0.875	0.800	0.714	0.731	0.715
Female	<25	0.116	0.099	0.091	0.083	0.090	0.091	0.089	0.084	0.076	0.075	0.067	0.070	0.069
	25 - 29	0.187	0.158	0.143	0.128	0.140	0.141	0.139	0.132	0.120	0.118	0.107	0.110	0.109
	30 - 34	0.363	0.304	0.274	0.244	0.258	0.269	0.266	0.252	0.228	0.229	0.209	0.214	0.211
	35 - 39	0.691	0.562	0.497	0.433	0.467	0.498	0.491	0.464	0.420	0.422	0.383	0.392	0.384
	40 - 44	0.945	0.761	0.669	0.577	0.636	0.696	0.680	0.636	0.573	0.566	0.510	0.523	0.513
	45 - 49	1.133	0.879	0.752	0.626	0.718	0.828	0.796	0.732	0.654	0.638	0.570	0.583	0.570
	50 - 54	1.560	1.187	1.000	0.814	0.950	1.158	1.093	0.990	0.879	0.847	0.752	0.769	0.751
	55 - 59	1.878	1.408	1.174	0.939	1.099	1.401	1.308	1.175	1.038	0.996	0.882	0.901	0.879
	60 - 64	2.086	1.570	1.311	1.053	1.268	1.537	1.458	1.327	1.180	1.143	1.017	1.042	1.021
	>64	1.615	1.230	1.037	0.844	1.010	1.211	1.147	1.042	0.925	0.895	0.795	0.814	0.796

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.145	0.128	0.119	0.111	0.117	0.117	0.115	0.109	0.099	0.092	0.083	0.086	0.085
	25 - 29	0.190	0.161	0.147	0.133	0.143	0.145	0.143	0.136	0.124	0.115	0.104	0.107	0.105
	30 - 34	0.262	0.221	0.200	0.179	0.190	0.198	0.195	0.184	0.167	0.158	0.143	0.147	0.145
	35 - 39	0.466	0.387	0.347	0.308	0.327	0.342	0.339	0.321	0.292	0.276	0.252	0.259	0.253
	40 - 44	0.675	0.556	0.496	0.436	0.468	0.499	0.492	0.465	0.421	0.395	0.359	0.368	0.361
	45 - 49	1.168	0.920	0.796	0.671	0.748	0.837	0.817	0.764	0.688	0.641	0.579	0.591	0.577
	50 - 54	1.618	1.243	1.055	0.868	0.993	1.182	1.132	1.039	0.927	0.849	0.759	0.775	0.757
	55 - 59	1.838	1.405	1.188	0.972	1.109	1.362	1.299	1.188	1.059	0.965	0.862	0.882	0.863
	60 - 64	1.834	1.409	1.196	0.983	1.138	1.338	1.301	1.213	1.091	1.009	0.908	0.935	0.923
	>64	1.222	0.983	0.864	0.744	0.830	0.934	0.913	0.855	0.770	0.714	0.644	0.665	0.656
Female	<25	0.128	0.112	0.104	0.096	0.102	0.103	0.101	0.095	0.086	0.085	0.077	0.079	0.079
	25 - 29	0.208	0.178	0.163	0.148	0.159	0.161	0.158	0.150	0.137	0.135	0.122	0.125	0.124
	30 - 34	0.404	0.343	0.312	0.281	0.296	0.306	0.302	0.286	0.259	0.260	0.237	0.244	0.240
	35 - 39	0.765	0.632	0.566	0.499	0.534	0.563	0.556	0.526	0.476	0.477	0.434	0.445	0.437
	40 - 44	1.048	0.856	0.761	0.665	0.725	0.785	0.768	0.720	0.649	0.642	0.580	0.596	0.585
	45 - 49	1.230	0.974	0.847	0.719	0.808	0.915	0.884	0.819	0.734	0.719	0.644	0.661	0.648
	50 - 54	1.661	1.296	1.113	0.930	1.058	1.250	1.195	1.095	0.977	0.948	0.845	0.867	0.849
	55 - 59	1.906	1.473	1.256	1.040	1.180	1.437	1.373	1.257	1.121	1.086	0.969	0.994	0.975
	60 - 64	1.873	1.462	1.257	1.052	1.206	1.403	1.364	1.270	1.143	1.120	1.007	1.039	1.026
	>64	1.273	1.034	0.915	0.795	0.885	0.992	0.967	0.903	0.812	0.797	0.717	0.740	0.731

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, ADEA III, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.114	0.097	0.089	0.080	0.080	0.075	0.072	0.068	0.063	0.058	0.053	0.055	0.055
	25 - 29	0.155	0.126	0.112	0.098	0.097	0.091	0.085	0.083	0.077	0.071	0.064	0.067	0.066
	30 - 34	0.216	0.174	0.153	0.132	0.131	0.129	0.122	0.109	0.099	0.096	0.088	0.092	0.091
	35 - 39	0.384	0.306	0.268	0.229	0.226	0.224	0.212	0.191	0.173	0.172	0.158	0.163	0.160
	40 - 44	0.557	0.442	0.384	0.326	0.322	0.319	0.297	0.263	0.234	0.232	0.214	0.222	0.220
	45 - 49	1.015	0.766	0.642	0.518	0.510	0.507	0.452	0.379	0.330	0.334	0.314	0.328	0.329
	50 - 54	1.462	1.074	0.880	0.686	0.675	0.679	0.568	0.448	0.370	0.381	0.366	0.390	0.399
	55 - 59	1.739	1.267	1.032	0.796	0.782	0.801	0.652	0.502	0.408	0.417	0.404	0.434	0.448
	60 - 64	1.994	1.448	1.175	0.902	0.875	0.855	0.707	0.551	0.469	0.486	0.473	0.511	0.531
	>64	1.460	1.079	0.889	0.699	0.682	0.668	0.563	0.448	0.383	0.391	0.377	0.405	0.419
Female	<25	0.103	0.086	0.078	0.070	0.069	0.065	0.061	0.057	0.053	0.052	0.047	0.049	0.049
	25 - 29	0.168	0.138	0.124	0.109	0.108	0.101	0.095	0.092	0.084	0.083	0.075	0.078	0.078
	30 - 34	0.327	0.267	0.237	0.207	0.205	0.202	0.193	0.174	0.158	0.164	0.150	0.155	0.153
	35 - 39	0.631	0.502	0.437	0.373	0.368	0.364	0.341	0.303	0.274	0.286	0.264	0.273	0.270
	40 - 44	0.868	0.684	0.592	0.499	0.493	0.485	0.442	0.380	0.335	0.349	0.324	0.339	0.341
	45 - 49	1.059	0.806	0.679	0.552	0.544	0.536	0.467	0.383	0.329	0.347	0.327	0.346	0.352
	50 - 54	1.473	1.100	0.913	0.727	0.715	0.714	0.599	0.474	0.392	0.419	0.401	0.429	0.441
	55 - 59	1.785	1.316	1.081	0.846	0.830	0.846	0.693	0.536	0.436	0.468	0.452	0.486	0.504
	60 - 64	1.981	1.464	1.206	0.947	0.923	0.899	0.750	0.590	0.502	0.542	0.524	0.565	0.588
	>64	1.525	1.139	0.946	0.754	0.740	0.723	0.607	0.480	0.408	0.435	0.418	0.449	0.464

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.126	0.109	0.101	0.092	0.092	0.087	0.084	0.079	0.073	0.067	0.061	0.064	0.063
	25 - 29	0.170	0.141	0.127	0.112	0.111	0.105	0.100	0.096	0.089	0.082	0.074	0.077	0.077
	30 - 34	0.235	0.194	0.173	0.152	0.150	0.148	0.140	0.127	0.115	0.111	0.102	0.106	0.105
	35 - 39	0.421	0.342	0.302	0.263	0.260	0.257	0.245	0.222	0.201	0.197	0.181	0.187	0.184
	40 - 44	0.612	0.493	0.433	0.374	0.369	0.365	0.343	0.305	0.273	0.268	0.247	0.256	0.254
	45 - 49	1.085	0.836	0.712	0.588	0.580	0.575	0.521	0.445	0.389	0.388	0.363	0.380	0.381
	50 - 54	1.521	1.146	0.958	0.771	0.758	0.759	0.654	0.532	0.446	0.450	0.427	0.453	0.463
	55 - 59	1.732	1.299	1.082	0.866	0.849	0.861	0.732	0.587	0.486	0.488	0.468	0.500	0.514
	60 - 64	1.724	1.299	1.086	0.873	0.844	0.824	0.717	0.589	0.509	0.515	0.496	0.533	0.552
	>64	1.122	0.883	0.764	0.645	0.630	0.617	0.553	0.469	0.408	0.401	0.379	0.403	0.412
Female	<25	0.113	0.096	0.088	0.080	0.079	0.075	0.071	0.067	0.061	0.061	0.055	0.057	0.057
	25 - 29	0.185	0.155	0.140	0.125	0.124	0.117	0.111	0.106	0.098	0.097	0.087	0.091	0.090
	30 - 34	0.361	0.299	0.269	0.238	0.236	0.232	0.222	0.202	0.184	0.188	0.172	0.178	0.176
	35 - 39	0.693	0.560	0.494	0.427	0.422	0.416	0.393	0.353	0.318	0.330	0.304	0.314	0.312
	40 - 44	0.954	0.763	0.667	0.572	0.565	0.555	0.511	0.444	0.392	0.406	0.376	0.393	0.394
	45 - 49	1.139	0.883	0.755	0.628	0.618	0.609	0.540	0.451	0.390	0.407	0.382	0.403	0.409
	50 - 54	1.550	1.184	1.002	0.819	0.805	0.801	0.691	0.561	0.470	0.495	0.469	0.500	0.513
	55 - 59	1.786	1.353	1.137	0.920	0.902	0.911	0.777	0.626	0.519	0.548	0.523	0.560	0.578
	60 - 64	1.746	1.336	1.131	0.926	0.897	0.875	0.765	0.631	0.545	0.577	0.553	0.594	0.615
	>64	1.163	0.924	0.805	0.686	0.672	0.657	0.588	0.498	0.432	0.447	0.421	0.447	0.458

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, ADEA III, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.127	0.110	0.102	0.093	0.094	0.093	0.093	0.090	0.081	0.075	0.068	0.070	0.069
	25 - 29	0.168	0.140	0.126	0.112	0.114	0.114	0.116	0.114	0.103	0.095	0.085	0.088	0.086
	30 - 34	0.234	0.192	0.171	0.151	0.155	0.153	0.155	0.153	0.142	0.135	0.121	0.124	0.120
	35 - 39	0.414	0.337	0.298	0.260	0.267	0.265	0.271	0.272	0.255	0.245	0.219	0.222	0.214
	40 - 44	0.599	0.484	0.426	0.369	0.380	0.378	0.379	0.376	0.350	0.335	0.300	0.305	0.296
	45 - 49	1.069	0.820	0.696	0.571	0.599	0.598	0.591	0.587	0.545	0.519	0.465	0.472	0.457
	50 - 54	1.522	1.133	0.939	0.745	0.791	0.799	0.746	0.723	0.662	0.623	0.562	0.576	0.565
	55 - 59	1.804	1.332	1.096	0.861	0.916	0.943	0.847	0.814	0.743	0.696	0.629	0.648	0.640
	60 - 64	2.065	1.519	1.246	0.973	1.026	1.007	0.963	0.936	0.860	0.810	0.736	0.763	0.757
	>64	1.523	1.143	0.953	0.762	0.802	0.788	0.756	0.733	0.672	0.633	0.575	0.596	0.591
Female	<25	0.114	0.097	0.089	0.080	0.082	0.080	0.079	0.076	0.069	0.068	0.061	0.063	0.062
	25 - 29	0.184	0.154	0.139	0.125	0.127	0.126	0.127	0.124	0.112	0.110	0.099	0.102	0.100
	30 - 34	0.357	0.297	0.267	0.237	0.242	0.239	0.243	0.240	0.222	0.225	0.203	0.207	0.201
	35 - 39	0.679	0.551	0.486	0.422	0.434	0.430	0.436	0.432	0.403	0.409	0.367	0.373	0.361
	40 - 44	0.931	0.747	0.655	0.562	0.581	0.573	0.565	0.549	0.505	0.507	0.457	0.468	0.459
	45 - 49	1.119	0.865	0.739	0.612	0.640	0.632	0.607	0.584	0.533	0.532	0.480	0.494	0.487
	50 - 54	1.544	1.171	0.984	0.798	0.840	0.842	0.777	0.739	0.671	0.666	0.603	0.624	0.619
	55 - 59	1.861	1.391	1.157	0.922	0.975	0.996	0.894	0.850	0.772	0.766	0.694	0.719	0.714
	60 - 64	2.067	1.550	1.292	1.033	1.085	1.060	1.006	0.965	0.881	0.877	0.799	0.831	0.829
	>64	1.598	1.213	1.020	0.827	0.871	0.854	0.807	0.769	0.699	0.694	0.630	0.654	0.650

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.141	0.124	0.116	0.108	0.109	0.107	0.107	0.103	0.093	0.086	0.078	0.080	0.079
	25 - 29	0.187	0.158	0.143	0.129	0.131	0.131	0.132	0.130	0.117	0.108	0.097	0.100	0.098
	30 - 34	0.257	0.216	0.195	0.174	0.178	0.175	0.177	0.174	0.161	0.153	0.137	0.140	0.137
	35 - 39	0.458	0.379	0.339	0.299	0.307	0.305	0.310	0.308	0.288	0.276	0.247	0.251	0.243
	40 - 44	0.663	0.544	0.484	0.425	0.436	0.433	0.434	0.429	0.398	0.379	0.341	0.348	0.338
	45 - 49	1.153	0.904	0.780	0.656	0.682	0.680	0.672	0.664	0.615	0.585	0.526	0.536	0.521
	50 - 54	1.600	1.225	1.037	0.850	0.891	0.895	0.846	0.818	0.750	0.706	0.637	0.655	0.645
	55 - 59	1.818	1.385	1.169	0.952	0.998	1.016	0.936	0.903	0.826	0.776	0.704	0.728	0.720
	60 - 64	1.814	1.388	1.176	0.963	0.994	0.974	0.948	0.928	0.854	0.810	0.740	0.771	0.770
	>64	1.203	0.965	0.845	0.726	0.745	0.731	0.712	0.688	0.630	0.593	0.541	0.562	0.560
Female	<25	0.126	0.109	0.101	0.093	0.094	0.092	0.091	0.087	0.079	0.078	0.070	0.073	0.072
	25 - 29	0.204	0.174	0.159	0.144	0.146	0.145	0.145	0.141	0.128	0.126	0.113	0.117	0.115
	30 - 34	0.396	0.335	0.304	0.273	0.278	0.275	0.278	0.273	0.253	0.255	0.230	0.235	0.229
	35 - 39	0.752	0.619	0.553	0.486	0.498	0.493	0.498	0.492	0.457	0.463	0.416	0.424	0.413
	40 - 44	1.030	0.839	0.743	0.648	0.666	0.657	0.648	0.629	0.577	0.579	0.522	0.536	0.527
	45 - 49	1.213	0.957	0.830	0.702	0.728	0.719	0.694	0.667	0.609	0.607	0.549	0.566	0.558
	50 - 54	1.640	1.275	1.092	0.909	0.948	0.947	0.885	0.842	0.766	0.760	0.689	0.713	0.708
	55 - 59	1.884	1.451	1.234	1.018	1.062	1.076	0.989	0.945	0.861	0.857	0.779	0.808	0.804
	60 - 64	1.849	1.439	1.234	1.029	1.059	1.036	1.001	0.968	0.886	0.888	0.812	0.848	0.850
	>64	1.252	1.014	0.894	0.775	0.795	0.779	0.753	0.720	0.656	0.653	0.595	0.619	0.619

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, ADEA III, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.136	0.119	0.110	0.102	0.107	0.110	0.109	0.104	0.093	0.086	0.078	0.080	0.079
	25 - 29	0.178	0.149	0.135	0.121	0.131	0.139	0.139	0.135	0.120	0.110	0.099	0.102	0.099
	30 - 34	0.246	0.204	0.183	0.163	0.171	0.188	0.190	0.185	0.171	0.161	0.143	0.145	0.140
	35 - 39	0.434	0.357	0.318	0.280	0.295	0.330	0.338	0.333	0.309	0.294	0.260	0.261	0.250
	40 - 44	0.628	0.512	0.454	0.397	0.419	0.472	0.477	0.464	0.427	0.403	0.358	0.361	0.346
	45 - 49	1.105	0.856	0.732	0.607	0.659	0.785	0.785	0.754	0.688	0.642	0.566	0.568	0.542
	50 - 54	1.561	1.173	0.979	0.785	0.869	1.074	1.034	0.956	0.857	0.784	0.692	0.700	0.676
	55 - 59	1.847	1.375	1.140	0.904	1.006	1.267	1.199	1.091	0.971	0.882	0.779	0.791	0.768
	60 - 64	2.112	1.566	1.293	1.020	1.127	1.412	1.356	1.251	1.120	1.027	0.912	0.931	0.908
	>64	1.566	1.185	0.995	0.805	0.882	1.077	1.040	0.964	0.865	0.795	0.707	0.723	0.706
Female	<25	0.121	0.104	0.096	0.087	0.093	0.095	0.094	0.088	0.079	0.078	0.070	0.073	0.071
	25 - 29	0.194	0.165	0.150	0.135	0.146	0.152	0.151	0.146	0.130	0.127	0.115	0.118	0.115
	30 - 34	0.376	0.317	0.287	0.257	0.269	0.291	0.295	0.288	0.265	0.267	0.238	0.241	0.233
	35 - 39	0.712	0.583	0.519	0.454	0.479	0.535	0.543	0.530	0.489	0.491	0.436	0.439	0.422
	40 - 44	0.973	0.789	0.697	0.605	0.640	0.719	0.714	0.680	0.619	0.613	0.546	0.555	0.538
	45 - 49	1.159	0.905	0.779	0.652	0.703	0.821	0.799	0.745	0.670	0.656	0.582	0.593	0.576
	50 - 54	1.591	1.218	1.032	0.845	0.923	1.107	1.054	0.963	0.858	0.831	0.738	0.754	0.737
	55 - 59	1.911	1.442	1.207	0.972	1.071	1.319	1.243	1.127	1.000	0.964	0.855	0.875	0.855
	60 - 64	2.124	1.607	1.349	1.091	1.193	1.447	1.383	1.269	1.133	1.101	0.982	1.009	0.990
	>64	1.647	1.262	1.069	0.876	0.959	1.149	1.095	1.002	0.893	0.866	0.771	0.791	0.775

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.151	0.134	0.126	0.118	0.123	0.125	0.124	0.118	0.106	0.098	0.089	0.091	0.090
	25 - 29	0.198	0.169	0.154	0.140	0.150	0.157	0.157	0.152	0.136	0.125	0.113	0.115	0.113
	30 - 34	0.272	0.230	0.209	0.189	0.197	0.213	0.214	0.208	0.191	0.180	0.161	0.164	0.159
	35 - 39	0.482	0.403	0.363	0.324	0.339	0.373	0.380	0.373	0.346	0.328	0.292	0.295	0.283
	40 - 44	0.697	0.578	0.518	0.459	0.481	0.533	0.538	0.523	0.481	0.453	0.404	0.409	0.394
	45 - 49	1.198	0.950	0.825	0.701	0.751	0.870	0.872	0.838	0.766	0.717	0.635	0.640	0.615
	50 - 54	1.653	1.278	1.090	0.902	0.980	1.166	1.135	1.058	0.953	0.876	0.778	0.790	0.767
	55 - 59	1.876	1.443	1.226	1.010	1.098	1.318	1.273	1.178	1.056	0.968	0.862	0.880	0.858
	60 - 64	1.874	1.448	1.235	1.023	1.094	1.297	1.274	1.200	1.085	1.006	0.903	0.929	0.915
	>64	1.257	1.019	0.899	0.780	0.822	0.927	0.912	0.860	0.778	0.722	0.649	0.669	0.659
Female	<25	0.134	0.118	0.109	0.101	0.106	0.108	0.106	0.100	0.090	0.089	0.080	0.083	0.082
	25 - 29	0.216	0.186	0.171	0.156	0.167	0.172	0.172	0.165	0.148	0.145	0.131	0.134	0.131
	30 - 34	0.420	0.358	0.327	0.297	0.308	0.330	0.334	0.324	0.299	0.300	0.268	0.273	0.264
	35 - 39	0.791	0.658	0.592	0.525	0.550	0.605	0.613	0.596	0.549	0.551	0.491	0.497	0.480
	40 - 44	1.081	0.890	0.794	0.698	0.734	0.813	0.808	0.770	0.700	0.694	0.620	0.632	0.615
	45 - 49	1.263	1.007	0.879	0.752	0.802	0.915	0.894	0.838	0.755	0.741	0.660	0.674	0.657
	50 - 54	1.701	1.335	1.153	0.970	1.043	1.213	1.167	1.076	0.963	0.937	0.835	0.856	0.839
	55 - 59	1.949	1.516	1.299	1.083	1.169	1.380	1.326	1.222	1.093	1.063	0.949	0.974	0.956
	60 - 64	1.918	1.508	1.303	1.097	1.166	1.352	1.320	1.236	1.114	1.095	0.985	1.017	1.006
	>64	1.312	1.073	0.954	0.835	0.877	0.978	0.955	0.894	0.805	0.791	0.711	0.734	0.726

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, 2 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.034	0.031	0.030	0.028	0.028	0.027	0.026	0.024	0.021	0.019	0.017	0.018	0.018
	25 - 29	0.039	0.035	0.033	0.030	0.031	0.029	0.028	0.026	0.022	0.020	0.018	0.018	0.018
	30 - 34	0.054	0.048	0.044	0.041	0.042	0.042	0.040	0.036	0.032	0.029	0.026	0.026	0.024
	35 - 39	0.092	0.079	0.073	0.066	0.068	0.068	0.065	0.059	0.053	0.049	0.042	0.042	0.039
	40 - 44	0.130	0.110	0.100	0.090	0.092	0.092	0.086	0.077	0.068	0.063	0.055	0.054	0.051
	45 - 49	0.244	0.199	0.176	0.154	0.160	0.161	0.144	0.122	0.105	0.097	0.085	0.084	0.080
	50 - 54	0.368	0.288	0.248	0.208	0.215	0.219	0.185	0.147	0.122	0.114	0.103	0.106	0.104
	55 - 59	0.495	0.374	0.314	0.253	0.257	0.266	0.217	0.169	0.137	0.133	0.123	0.129	0.130
	60 - 64	0.764	0.574	0.479	0.384	0.385	0.379	0.314	0.247	0.208	0.205	0.192	0.203	0.206
	>64	0.988	0.740	0.616	0.492	0.485	0.476	0.402	0.320	0.272	0.269	0.254	0.269	0.275
Female	<25	0.023	0.021	0.020	0.019	0.020	0.019	0.018	0.016	0.014	0.014	0.012	0.013	0.012
	25 - 29	0.038	0.034	0.032	0.030	0.031	0.030	0.028	0.026	0.022	0.022	0.019	0.019	0.019
	30 - 34	0.071	0.063	0.059	0.055	0.056	0.056	0.054	0.049	0.044	0.043	0.037	0.037	0.035
	35 - 39	0.137	0.119	0.110	0.102	0.105	0.105	0.099	0.089	0.079	0.077	0.066	0.066	0.061
	40 - 44	0.190	0.164	0.151	0.138	0.143	0.142	0.131	0.114	0.099	0.096	0.084	0.084	0.080
	45 - 49	0.243	0.202	0.181	0.161	0.168	0.167	0.147	0.122	0.104	0.101	0.089	0.090	0.087
	50 - 54	0.368	0.296	0.260	0.224	0.233	0.235	0.199	0.159	0.132	0.130	0.117	0.121	0.120
	55 - 59	0.509	0.393	0.335	0.277	0.282	0.290	0.239	0.186	0.152	0.154	0.143	0.151	0.152
	60 - 64	0.772	0.588	0.496	0.405	0.405	0.396	0.332	0.263	0.222	0.232	0.218	0.232	0.237
	>64	1.035	0.778	0.649	0.520	0.514	0.502	0.421	0.333	0.283	0.298	0.284	0.303	0.312

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.051	0.047	0.045	0.043	0.043	0.042	0.040	0.037	0.032	0.030	0.027	0.027	0.027
	25 - 29	0.054	0.049	0.047	0.044	0.046	0.043	0.041	0.038	0.033	0.030	0.027	0.027	0.026
	30 - 34	0.076	0.068	0.065	0.061	0.062	0.062	0.059	0.054	0.048	0.044	0.038	0.038	0.036
	35 - 39	0.123	0.109	0.102	0.095	0.098	0.098	0.094	0.086	0.077	0.071	0.061	0.060	0.056
	40 - 44	0.169	0.148	0.138	0.127	0.131	0.131	0.124	0.111	0.098	0.090	0.078	0.077	0.073
	45 - 49	0.311	0.266	0.244	0.221	0.231	0.232	0.212	0.183	0.158	0.143	0.124	0.122	0.115
	50 - 54	0.457	0.380	0.342	0.303	0.318	0.322	0.280	0.230	0.193	0.175	0.154	0.155	0.149
	55 - 59	0.576	0.468	0.414	0.360	0.373	0.382	0.327	0.265	0.220	0.202	0.180	0.185	0.181
	60 - 64	0.741	0.599	0.528	0.457	0.464	0.456	0.399	0.330	0.282	0.265	0.240	0.249	0.247
	>64	0.768	0.626	0.555	0.485	0.483	0.474	0.426	0.361	0.313	0.295	0.270	0.281	0.280
Female	<25	0.038	0.035	0.034	0.033	0.033	0.032	0.030	0.027	0.024	0.023	0.021	0.021	0.021
	25 - 29	0.056	0.051	0.049	0.047	0.048	0.046	0.044	0.039	0.034	0.033	0.030	0.030	0.029
	30 - 34	0.101	0.092	0.087	0.082	0.085	0.084	0.081	0.074	0.067	0.065	0.056	0.056	0.053
	35 - 39	0.185	0.166	0.156	0.146	0.152	0.151	0.144	0.130	0.116	0.112	0.096	0.095	0.089
	40 - 44	0.247	0.220	0.206	0.192	0.200	0.198	0.184	0.161	0.141	0.136	0.118	0.117	0.111
	45 - 49	0.312	0.270	0.250	0.229	0.239	0.238	0.213	0.180	0.154	0.148	0.129	0.129	0.124
	50 - 54	0.460	0.390	0.355	0.320	0.334	0.337	0.292	0.240	0.202	0.194	0.171	0.174	0.168
	55 - 59	0.598	0.493	0.440	0.388	0.401	0.409	0.351	0.285	0.238	0.231	0.207	0.213	0.210
	60 - 64	0.758	0.619	0.549	0.480	0.485	0.476	0.418	0.347	0.297	0.297	0.271	0.282	0.282
	>64	0.803	0.657	0.585	0.512	0.510	0.499	0.448	0.379	0.328	0.329	0.303	0.317	0.318

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, 2 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.039	0.036	0.034	0.033	0.034	0.033	0.032	0.030	0.026	0.024	0.022	0.022	0.022
	25 - 29	0.045	0.040	0.038	0.036	0.037	0.036	0.035	0.032	0.028	0.026	0.023	0.023	0.022
	30 - 34	0.061	0.054	0.051	0.048	0.050	0.050	0.048	0.045	0.041	0.037	0.032	0.032	0.031
	35 - 39	0.103	0.090	0.084	0.077	0.081	0.081	0.079	0.075	0.068	0.062	0.054	0.053	0.051
	40 - 44	0.144	0.124	0.114	0.104	0.109	0.110	0.106	0.099	0.089	0.081	0.070	0.070	0.068
	45 - 49	0.266	0.221	0.198	0.176	0.189	0.191	0.179	0.164	0.146	0.132	0.113	0.112	0.108
	50 - 54	0.393	0.313	0.273	0.233	0.255	0.260	0.233	0.210	0.186	0.167	0.146	0.147	0.143
	55 - 59	0.521	0.400	0.340	0.280	0.303	0.314	0.277	0.253	0.226	0.206	0.183	0.186	0.183
	60 - 64	0.803	0.613	0.518	0.423	0.454	0.448	0.415	0.386	0.347	0.320	0.285	0.293	0.290
	>64	1.037	0.789	0.665	0.540	0.571	0.562	0.529	0.499	0.452	0.420	0.377	0.390	0.387
Female	<25	0.027	0.025	0.024	0.023	0.024	0.023	0.022	0.020	0.017	0.017	0.015	0.016	0.015
	25 - 29	0.043	0.040	0.038	0.036	0.037	0.036	0.035	0.032	0.028	0.027	0.024	0.025	0.024
	30 - 34	0.080	0.072	0.068	0.064	0.067	0.067	0.065	0.061	0.055	0.053	0.046	0.046	0.045
	35 - 39	0.154	0.136	0.127	0.119	0.125	0.125	0.121	0.112	0.100	0.097	0.083	0.083	0.079
	40 - 44	0.212	0.187	0.174	0.161	0.170	0.170	0.160	0.146	0.129	0.124	0.107	0.108	0.103
	45 - 49	0.267	0.226	0.205	0.185	0.199	0.199	0.182	0.163	0.144	0.137	0.119	0.120	0.115
	50 - 54	0.398	0.326	0.290	0.255	0.276	0.279	0.249	0.222	0.196	0.187	0.164	0.166	0.161
	55 - 59	0.541	0.425	0.367	0.309	0.333	0.343	0.302	0.275	0.244	0.236	0.209	0.214	0.210
	60 - 64	0.816	0.633	0.541	0.449	0.478	0.469	0.436	0.407	0.366	0.359	0.323	0.333	0.330
	>64	1.087	0.830	0.702	0.573	0.605	0.593	0.556	0.525	0.475	0.469	0.424	0.439	0.436

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.059	0.054	0.052	0.050	0.052	0.050	0.049	0.045	0.040	0.037	0.033	0.034	0.033
	25 - 29	0.062	0.057	0.055	0.052	0.054	0.052	0.051	0.047	0.040	0.037	0.033	0.033	0.032
	30 - 34	0.087	0.079	0.075	0.071	0.074	0.074	0.072	0.067	0.060	0.055	0.048	0.048	0.045
	35 - 39	0.139	0.125	0.118	0.111	0.117	0.117	0.114	0.106	0.096	0.088	0.076	0.075	0.072
	40 - 44	0.190	0.169	0.159	0.148	0.156	0.156	0.150	0.139	0.124	0.113	0.098	0.097	0.093
	45 - 49	0.347	0.301	0.279	0.256	0.275	0.276	0.259	0.234	0.207	0.186	0.159	0.158	0.150
	50 - 54	0.502	0.425	0.387	0.348	0.377	0.383	0.346	0.306	0.268	0.238	0.205	0.205	0.197
	55 - 59	0.626	0.518	0.464	0.410	0.442	0.454	0.405	0.362	0.318	0.285	0.248	0.251	0.243
	60 - 64	0.804	0.662	0.591	0.520	0.550	0.542	0.505	0.462	0.412	0.375	0.332	0.339	0.332
	>64	0.837	0.695	0.624	0.553	0.573	0.563	0.535	0.498	0.447	0.412	0.368	0.378	0.373
Female	<25	0.044	0.041	0.040	0.039	0.040	0.038	0.037	0.033	0.029	0.029	0.026	0.026	0.025
	25 - 29	0.064	0.060	0.057	0.055	0.057	0.055	0.053	0.048	0.042	0.041	0.036	0.037	0.036
	30 - 34	0.116	0.106	0.102	0.097	0.101	0.101	0.098	0.091	0.082	0.080	0.069	0.069	0.066
	35 - 39	0.210	0.191	0.182	0.172	0.181	0.180	0.174	0.161	0.144	0.139	0.119	0.119	0.113
	40 - 44	0.280	0.252	0.239	0.225	0.238	0.236	0.223	0.202	0.179	0.171	0.148	0.148	0.141
	45 - 49	0.350	0.308	0.287	0.266	0.285	0.284	0.261	0.232	0.204	0.193	0.166	0.166	0.159
	50 - 54	0.510	0.440	0.405	0.370	0.397	0.401	0.360	0.317	0.277	0.261	0.226	0.228	0.219
	55 - 59	0.655	0.549	0.497	0.444	0.476	0.486	0.434	0.387	0.340	0.323	0.283	0.287	0.278
	60 - 64	0.826	0.687	0.617	0.548	0.575	0.566	0.528	0.484	0.432	0.419	0.373	0.383	0.375
	>64	0.876	0.731	0.658	0.585	0.604	0.593	0.563	0.524	0.471	0.461	0.414	0.427	0.421

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, 2 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.043	0.039	0.038	0.036	0.038	0.037	0.036	0.034	0.030	0.027	0.025	0.025	0.025
	25 - 29	0.048	0.043	0.041	0.039	0.042	0.041	0.040	0.037	0.032	0.029	0.026	0.027	0.026
	30 - 34	0.066	0.059	0.055	0.052	0.055	0.057	0.056	0.052	0.047	0.043	0.037	0.037	0.036
	35 - 39	0.110	0.097	0.091	0.084	0.090	0.094	0.092	0.086	0.078	0.071	0.062	0.062	0.059
	40 - 44	0.153	0.133	0.123	0.113	0.121	0.127	0.123	0.114	0.102	0.093	0.082	0.083	0.079
	45 - 49	0.280	0.235	0.213	0.190	0.209	0.228	0.215	0.195	0.172	0.155	0.134	0.134	0.127
	50 - 54	0.410	0.330	0.290	0.250	0.281	0.322	0.296	0.261	0.228	0.203	0.176	0.177	0.170
	55 - 59	0.539	0.418	0.358	0.297	0.334	0.402	0.369	0.326	0.286	0.255	0.224	0.227	0.219
	60 - 64	0.829	0.639	0.544	0.449	0.500	0.594	0.555	0.498	0.440	0.397	0.350	0.356	0.347
	>64	1.069	0.821	0.697	0.573	0.628	0.743	0.706	0.643	0.573	0.521	0.463	0.473	0.463
Female	<25	0.029	0.027	0.026	0.025	0.026	0.026	0.025	0.022	0.020	0.019	0.017	0.018	0.017
	25 - 29	0.047	0.043	0.041	0.039	0.042	0.041	0.040	0.036	0.031	0.031	0.027	0.028	0.027
	30 - 34	0.086	0.078	0.074	0.070	0.074	0.076	0.074	0.069	0.062	0.061	0.053	0.053	0.051
	35 - 39	0.165	0.147	0.139	0.130	0.139	0.143	0.139	0.128	0.115	0.111	0.097	0.097	0.092
	40 - 44	0.227	0.202	0.189	0.176	0.189	0.197	0.187	0.169	0.150	0.143	0.124	0.125	0.119
	45 - 49	0.283	0.242	0.221	0.201	0.220	0.237	0.220	0.195	0.171	0.162	0.140	0.141	0.135
	50 - 54	0.418	0.347	0.311	0.275	0.305	0.342	0.313	0.274	0.239	0.225	0.195	0.197	0.189
	55 - 59	0.562	0.446	0.388	0.330	0.368	0.434	0.398	0.350	0.307	0.290	0.254	0.257	0.249
	60 - 64	0.846	0.662	0.570	0.478	0.527	0.617	0.580	0.522	0.462	0.444	0.393	0.401	0.391
	>64	1.123	0.865	0.737	0.608	0.665	0.788	0.746	0.678	0.603	0.583	0.518	0.530	0.519

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.064	0.060	0.058	0.056	0.058	0.057	0.055	0.051	0.045	0.041	0.037	0.038	0.037
	25 - 29	0.067	0.062	0.060	0.057	0.061	0.059	0.058	0.053	0.046	0.042	0.037	0.038	0.036
	30 - 34	0.094	0.086	0.082	0.078	0.082	0.084	0.081	0.076	0.068	0.062	0.054	0.054	0.052
	35 - 39	0.150	0.136	0.129	0.122	0.129	0.133	0.130	0.121	0.109	0.100	0.087	0.087	0.082
	40 - 44	0.204	0.183	0.173	0.163	0.173	0.178	0.172	0.159	0.142	0.129	0.112	0.113	0.107
	45 - 49	0.370	0.325	0.302	0.280	0.304	0.320	0.303	0.272	0.240	0.215	0.185	0.184	0.173
	50 - 54	0.532	0.455	0.417	0.379	0.417	0.454	0.417	0.365	0.318	0.280	0.242	0.241	0.229
	55 - 59	0.660	0.552	0.498	0.444	0.489	0.546	0.501	0.441	0.384	0.340	0.295	0.297	0.285
	60 - 64	0.846	0.704	0.633	0.562	0.607	0.666	0.627	0.564	0.498	0.449	0.395	0.401	0.388
	>64	0.882	0.741	0.670	0.599	0.632	0.684	0.656	0.602	0.537	0.489	0.435	0.445	0.435
Female	<25	0.048	0.045	0.044	0.042	0.044	0.043	0.041	0.037	0.033	0.032	0.029	0.029	0.028
	25 - 29	0.070	0.065	0.063	0.061	0.064	0.062	0.060	0.054	0.047	0.046	0.041	0.042	0.040
	30 - 34	0.125	0.116	0.112	0.107	0.112	0.113	0.110	0.103	0.092	0.090	0.079	0.079	0.075
	35 - 39	0.227	0.208	0.198	0.189	0.200	0.204	0.197	0.182	0.162	0.157	0.136	0.136	0.128
	40 - 44	0.302	0.274	0.261	0.247	0.263	0.270	0.256	0.231	0.204	0.195	0.169	0.169	0.161
	45 - 49	0.374	0.333	0.312	0.291	0.315	0.330	0.306	0.271	0.236	0.223	0.192	0.192	0.183
	50 - 54	0.543	0.473	0.438	0.403	0.439	0.473	0.432	0.377	0.327	0.306	0.264	0.265	0.253
	55 - 59	0.692	0.587	0.534	0.482	0.526	0.583	0.535	0.469	0.409	0.384	0.334	0.337	0.324
	60 - 64	0.872	0.732	0.663	0.593	0.635	0.694	0.654	0.590	0.522	0.501	0.442	0.450	0.438
	>64	0.925	0.779	0.707	0.634	0.667	0.722	0.692	0.635	0.566	0.549	0.488	0.501	0.490

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, 2 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.034	0.031	0.030	0.028	0.028	0.027	0.026	0.024	0.021	0.020	0.018	0.018	0.018
	25 - 29	0.039	0.035	0.033	0.030	0.031	0.029	0.028	0.026	0.023	0.021	0.019	0.019	0.019
	30 - 34	0.054	0.048	0.044	0.041	0.042	0.042	0.040	0.036	0.032	0.030	0.027	0.027	0.026
	35 - 39	0.092	0.079	0.073	0.066	0.068	0.068	0.065	0.059	0.053	0.051	0.045	0.045	0.043
	40 - 44	0.130	0.110	0.100	0.090	0.092	0.092	0.086	0.077	0.068	0.065	0.058	0.059	0.057
	45 - 49	0.244	0.199	0.176	0.154	0.160	0.161	0.144	0.122	0.106	0.100	0.090	0.091	0.088
	50 - 54	0.368	0.288	0.248	0.208	0.215	0.219	0.185	0.147	0.122	0.117	0.107	0.110	0.110
	55 - 59	0.495	0.374	0.314	0.253	0.257	0.266	0.217	0.169	0.137	0.135	0.126	0.133	0.135
	60 - 64	0.764	0.574	0.479	0.384	0.385	0.379	0.314	0.247	0.209	0.208	0.196	0.208	0.213
>64	0.988	0.740	0.616	0.492	0.485	0.476	0.402	0.320	0.273	0.273	0.260	0.277	0.284	
Female	<25	0.023	0.021	0.020	0.019	0.020	0.019	0.018	0.016	0.014	0.014	0.012	0.013	0.012
	25 - 29	0.038	0.034	0.032	0.030	0.031	0.030	0.028	0.026	0.023	0.022	0.020	0.020	0.020
	30 - 34	0.071	0.063	0.059	0.055	0.056	0.056	0.054	0.049	0.044	0.044	0.039	0.039	0.037
	35 - 39	0.137	0.119	0.110	0.102	0.105	0.105	0.099	0.089	0.080	0.079	0.070	0.070	0.067
	40 - 44	0.190	0.164	0.151	0.138	0.143	0.142	0.131	0.114	0.100	0.098	0.086	0.087	0.084
	45 - 49	0.243	0.202	0.181	0.161	0.168	0.167	0.147	0.122	0.104	0.102	0.091	0.093	0.091
	50 - 54	0.368	0.296	0.260	0.224	0.233	0.235	0.199	0.159	0.132	0.131	0.118	0.122	0.121
	55 - 59	0.509	0.393	0.335	0.277	0.282	0.290	0.239	0.186	0.152	0.155	0.144	0.152	0.153
	60 - 64	0.772	0.588	0.496	0.405	0.405	0.396	0.332	0.263	0.223	0.232	0.219	0.233	0.239
>64	1.035	0.778	0.649	0.520	0.514	0.502	0.421	0.333	0.283	0.299	0.285	0.305	0.314	

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.051	0.047	0.045	0.043	0.043	0.042	0.040	0.037	0.033	0.030	0.027	0.028	0.027
	25 - 29	0.054	0.049	0.047	0.044	0.046	0.043	0.041	0.038	0.033	0.030	0.027	0.028	0.027
	30 - 34	0.076	0.068	0.065	0.061	0.062	0.062	0.059	0.054	0.048	0.045	0.039	0.040	0.038
	35 - 39	0.123	0.109	0.102	0.095	0.098	0.098	0.094	0.086	0.077	0.072	0.063	0.063	0.060
	40 - 44	0.169	0.148	0.138	0.127	0.131	0.131	0.124	0.111	0.098	0.092	0.081	0.081	0.078
	45 - 49	0.311	0.266	0.244	0.221	0.231	0.232	0.212	0.183	0.158	0.147	0.128	0.129	0.123
	50 - 54	0.457	0.380	0.342	0.303	0.318	0.322	0.280	0.230	0.193	0.178	0.157	0.160	0.155
	55 - 59	0.576	0.468	0.414	0.360	0.373	0.382	0.327	0.265	0.220	0.204	0.183	0.189	0.186
	60 - 64	0.741	0.599	0.528	0.457	0.464	0.456	0.399	0.330	0.283	0.267	0.244	0.253	0.253
>64	0.768	0.626	0.555	0.485	0.483	0.474	0.426	0.361	0.313	0.297	0.273	0.285	0.286	
Female	<25	0.038	0.035	0.034	0.033	0.033	0.032	0.030	0.027	0.024	0.024	0.021	0.022	0.021
	25 - 29	0.056	0.051	0.049	0.047	0.048	0.046	0.044	0.040	0.035	0.034	0.030	0.031	0.030
	30 - 34	0.101	0.092	0.087	0.082	0.085	0.084	0.081	0.074	0.067	0.066	0.058	0.058	0.056
	35 - 39	0.185	0.166	0.156	0.146	0.152	0.151	0.144	0.130	0.116	0.114	0.100	0.100	0.094
	40 - 44	0.247	0.220	0.206	0.192	0.200	0.198	0.184	0.161	0.141	0.137	0.120	0.121	0.116
	45 - 49	0.312	0.270	0.250	0.229	0.239	0.238	0.213	0.180	0.154	0.149	0.131	0.132	0.127
	50 - 54	0.460	0.390	0.355	0.320	0.334	0.337	0.292	0.240	0.202	0.194	0.171	0.175	0.170
	55 - 59	0.598	0.493	0.440	0.388	0.401	0.409	0.351	0.285	0.238	0.231	0.208	0.214	0.211
	60 - 64	0.758	0.619	0.549	0.480	0.485	0.476	0.418	0.347	0.297	0.297	0.272	0.283	0.283
>64	0.803	0.657	0.585	0.512	0.510	0.499	0.448	0.379	0.328	0.330	0.303	0.317	0.319	

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, 2 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.039	0.036	0.034	0.033	0.034	0.033	0.032	0.030	0.027	0.025	0.022	0.023	0.022
	25 - 29	0.045	0.040	0.038	0.036	0.037	0.036	0.036	0.033	0.029	0.027	0.024	0.024	0.023
	30 - 34	0.061	0.054	0.051	0.048	0.050	0.050	0.049	0.047	0.042	0.039	0.034	0.034	0.033
	35 - 39	0.103	0.090	0.084	0.077	0.081	0.081	0.081	0.078	0.072	0.067	0.059	0.058	0.055
	40 - 44	0.144	0.124	0.114	0.104	0.109	0.110	0.108	0.103	0.094	0.088	0.077	0.077	0.073
	45 - 49	0.266	0.221	0.198	0.176	0.189	0.191	0.182	0.171	0.155	0.143	0.124	0.123	0.117
	50 - 54	0.393	0.313	0.273	0.233	0.255	0.260	0.235	0.216	0.193	0.175	0.154	0.156	0.150
	55 - 59	0.521	0.400	0.340	0.280	0.303	0.314	0.278	0.258	0.232	0.213	0.190	0.194	0.189
	60 - 64	0.803	0.613	0.518	0.423	0.454	0.448	0.418	0.393	0.356	0.329	0.295	0.303	0.298
	>64	1.037	0.789	0.665	0.540	0.571	0.562	0.533	0.509	0.463	0.433	0.390	0.403	0.398
Female	<25	0.027	0.025	0.024	0.023	0.024	0.023	0.022	0.020	0.018	0.017	0.015	0.016	0.015
	25 - 29	0.043	0.040	0.038	0.036	0.037	0.036	0.035	0.033	0.029	0.028	0.025	0.025	0.024
	30 - 34	0.080	0.072	0.068	0.064	0.067	0.067	0.066	0.063	0.057	0.057	0.050	0.050	0.047
	35 - 39	0.154	0.136	0.127	0.119	0.125	0.125	0.123	0.116	0.106	0.104	0.091	0.090	0.085
	40 - 44	0.212	0.187	0.174	0.161	0.170	0.170	0.162	0.150	0.134	0.130	0.113	0.114	0.108
	45 - 49	0.267	0.226	0.205	0.185	0.199	0.199	0.184	0.166	0.147	0.142	0.124	0.124	0.119
	50 - 54	0.398	0.326	0.290	0.255	0.276	0.279	0.250	0.224	0.197	0.189	0.166	0.168	0.163
	55 - 59	0.541	0.425	0.367	0.309	0.333	0.343	0.302	0.276	0.245	0.237	0.211	0.216	0.212
	60 - 64	0.816	0.633	0.541	0.449	0.478	0.469	0.437	0.408	0.367	0.361	0.324	0.335	0.331
	>64	1.087	0.830	0.702	0.573	0.605	0.593	0.557	0.526	0.477	0.471	0.426	0.442	0.438

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.059	0.054	0.052	0.050	0.052	0.050	0.049	0.046	0.040	0.037	0.033	0.034	0.033
	25 - 29	0.062	0.057	0.055	0.052	0.054	0.053	0.052	0.048	0.042	0.038	0.034	0.034	0.033
	30 - 34	0.087	0.079	0.075	0.071	0.074	0.074	0.072	0.068	0.062	0.057	0.050	0.050	0.047
	35 - 39	0.139	0.125	0.118	0.111	0.117	0.117	0.115	0.110	0.100	0.093	0.081	0.080	0.076
	40 - 44	0.190	0.169	0.159	0.148	0.156	0.156	0.152	0.143	0.129	0.120	0.104	0.104	0.099
	45 - 49	0.347	0.301	0.279	0.256	0.275	0.276	0.262	0.241	0.216	0.196	0.170	0.168	0.158
	50 - 54	0.502	0.425	0.387	0.348	0.377	0.383	0.348	0.312	0.275	0.246	0.213	0.214	0.203
	55 - 59	0.626	0.518	0.464	0.410	0.442	0.454	0.406	0.366	0.323	0.291	0.255	0.258	0.248
	60 - 64	0.804	0.662	0.591	0.520	0.550	0.542	0.507	0.467	0.418	0.383	0.339	0.347	0.338
	>64	0.837	0.695	0.624	0.553	0.573	0.563	0.537	0.503	0.453	0.419	0.376	0.386	0.379
Female	<25	0.044	0.041	0.040	0.039	0.040	0.038	0.037	0.034	0.029	0.029	0.026	0.026	0.026
	25 - 29	0.064	0.060	0.057	0.055	0.057	0.055	0.054	0.049	0.043	0.042	0.037	0.038	0.036
	30 - 34	0.116	0.106	0.102	0.097	0.101	0.101	0.099	0.093	0.084	0.083	0.072	0.073	0.069
	35 - 39	0.210	0.191	0.182	0.172	0.181	0.180	0.176	0.165	0.149	0.146	0.126	0.125	0.118
	40 - 44	0.280	0.252	0.239	0.225	0.238	0.236	0.225	0.206	0.183	0.177	0.153	0.154	0.146
	45 - 49	0.350	0.308	0.287	0.266	0.285	0.284	0.262	0.235	0.207	0.197	0.170	0.171	0.162
	50 - 54	0.510	0.440	0.405	0.370	0.397	0.401	0.361	0.318	0.279	0.263	0.228	0.230	0.221
	55 - 59	0.655	0.549	0.497	0.444	0.476	0.486	0.435	0.388	0.341	0.325	0.285	0.289	0.279
	60 - 64	0.826	0.687	0.617	0.548	0.575	0.566	0.529	0.485	0.433	0.421	0.375	0.384	0.377
	>64	0.876	0.731	0.658	0.585	0.604	0.593	0.563	0.525	0.472	0.462	0.415	0.428	0.423

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, 2 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.043	0.039	0.038	0.036	0.038	0.038	0.037	0.034	0.030	0.028	0.025	0.026	0.025
	25 - 29	0.048	0.043	0.041	0.039	0.042	0.042	0.041	0.038	0.033	0.030	0.027	0.028	0.026
	30 - 34	0.066	0.059	0.055	0.052	0.055	0.058	0.057	0.054	0.049	0.046	0.040	0.040	0.037
	35 - 39	0.110	0.097	0.091	0.084	0.090	0.096	0.096	0.092	0.084	0.078	0.068	0.067	0.063
	40 - 44	0.153	0.133	0.123	0.113	0.121	0.131	0.129	0.123	0.111	0.103	0.090	0.090	0.085
	45 - 49	0.280	0.235	0.213	0.190	0.209	0.235	0.226	0.209	0.187	0.171	0.147	0.145	0.136
	50 - 54	0.410	0.330	0.290	0.250	0.281	0.328	0.305	0.272	0.240	0.215	0.186	0.186	0.177
	55 - 59	0.539	0.418	0.358	0.297	0.334	0.407	0.377	0.336	0.296	0.265	0.232	0.234	0.225
	60 - 64	0.829	0.639	0.544	0.449	0.500	0.602	0.566	0.511	0.453	0.411	0.361	0.366	0.354
>64	1.069	0.821	0.697	0.573	0.628	0.753	0.720	0.661	0.590	0.539	0.477	0.486	0.473	
Female	<25	0.029	0.027	0.026	0.025	0.026	0.026	0.025	0.023	0.020	0.019	0.017	0.018	0.017
	25 - 29	0.047	0.043	0.041	0.039	0.042	0.042	0.041	0.038	0.033	0.032	0.028	0.029	0.028
	30 - 34	0.086	0.078	0.074	0.070	0.074	0.077	0.077	0.073	0.066	0.065	0.057	0.057	0.054
	35 - 39	0.165	0.147	0.139	0.130	0.139	0.147	0.145	0.136	0.123	0.121	0.105	0.104	0.097
	40 - 44	0.227	0.202	0.189	0.176	0.189	0.200	0.192	0.176	0.157	0.151	0.131	0.131	0.124
	45 - 49	0.283	0.242	0.221	0.201	0.220	0.240	0.225	0.201	0.177	0.168	0.145	0.145	0.138
	50 - 54	0.418	0.347	0.311	0.275	0.305	0.344	0.315	0.276	0.241	0.227	0.197	0.199	0.191
	55 - 59	0.562	0.446	0.388	0.330	0.368	0.435	0.399	0.353	0.309	0.292	0.256	0.259	0.251
	60 - 64	0.846	0.662	0.570	0.478	0.527	0.619	0.581	0.524	0.464	0.446	0.395	0.403	0.393
>64	1.123	0.865	0.737	0.608	0.665	0.790	0.749	0.681	0.606	0.586	0.520	0.533	0.521	

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.064	0.060	0.058	0.056	0.058	0.057	0.055	0.051	0.045	0.042	0.037	0.038	0.037
	25 - 29	0.067	0.062	0.060	0.057	0.061	0.060	0.059	0.054	0.047	0.043	0.038	0.039	0.037
	30 - 34	0.094	0.086	0.082	0.078	0.082	0.085	0.083	0.078	0.070	0.065	0.057	0.056	0.053
	35 - 39	0.150	0.136	0.129	0.122	0.129	0.135	0.134	0.127	0.115	0.106	0.092	0.092	0.086
	40 - 44	0.204	0.183	0.173	0.163	0.173	0.182	0.178	0.167	0.150	0.138	0.120	0.119	0.113
	45 - 49	0.370	0.325	0.302	0.280	0.304	0.327	0.313	0.286	0.254	0.230	0.197	0.195	0.182
	50 - 54	0.532	0.455	0.417	0.379	0.417	0.459	0.425	0.376	0.329	0.292	0.251	0.250	0.236
	55 - 59	0.660	0.552	0.498	0.444	0.489	0.550	0.508	0.449	0.393	0.349	0.303	0.304	0.290
	60 - 64	0.846	0.704	0.633	0.562	0.607	0.672	0.635	0.574	0.508	0.460	0.403	0.409	0.395
>64	0.882	0.741	0.670	0.599	0.632	0.689	0.663	0.611	0.547	0.500	0.444	0.453	0.442	
Female	<25	0.048	0.045	0.044	0.042	0.044	0.043	0.042	0.038	0.033	0.032	0.029	0.030	0.029
	25 - 29	0.070	0.065	0.063	0.061	0.064	0.063	0.061	0.056	0.048	0.047	0.042	0.043	0.041
	30 - 34	0.125	0.116	0.112	0.107	0.112	0.115	0.113	0.106	0.096	0.094	0.082	0.082	0.078
	35 - 39	0.227	0.208	0.198	0.189	0.200	0.208	0.203	0.190	0.171	0.166	0.144	0.143	0.134
	40 - 44	0.302	0.274	0.261	0.247	0.263	0.273	0.261	0.238	0.211	0.203	0.176	0.175	0.166
	45 - 49	0.374	0.333	0.312	0.291	0.315	0.333	0.310	0.276	0.242	0.229	0.197	0.197	0.186
	50 - 54	0.543	0.473	0.438	0.403	0.439	0.474	0.434	0.379	0.330	0.309	0.267	0.267	0.255
	55 - 59	0.692	0.587	0.534	0.482	0.526	0.584	0.536	0.471	0.411	0.387	0.336	0.339	0.325
	60 - 64	0.872	0.732	0.663	0.593	0.635	0.695	0.656	0.592	0.524	0.503	0.444	0.452	0.439
>64	0.925	0.779	0.707	0.634	0.667	0.723	0.693	0.636	0.568	0.551	0.490	0.502	0.491	

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, 5 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.051	0.046	0.043	0.040	0.040	0.038	0.037	0.034	0.030	0.028	0.025	0.026	0.026
	25 - 29	0.063	0.054	0.050	0.045	0.046	0.043	0.041	0.038	0.034	0.031	0.027	0.028	0.028
	30 - 34	0.089	0.075	0.069	0.062	0.063	0.062	0.059	0.053	0.048	0.044	0.039	0.039	0.037
	35 - 39	0.157	0.131	0.118	0.105	0.106	0.106	0.101	0.092	0.082	0.077	0.067	0.066	0.062
	40 - 44	0.230	0.189	0.169	0.148	0.150	0.149	0.140	0.124	0.110	0.103	0.090	0.091	0.087
	45 - 49	0.441	0.346	0.299	0.251	0.255	0.256	0.229	0.194	0.167	0.158	0.140	0.141	0.136
	50 - 54	0.689	0.521	0.437	0.353	0.356	0.361	0.304	0.241	0.200	0.194	0.179	0.187	0.186
	55 - 59	0.961	0.711	0.585	0.460	0.458	0.471	0.385	0.297	0.242	0.240	0.228	0.241	0.246
	60 - 64	1.281	0.944	0.775	0.606	0.597	0.585	0.485	0.379	0.321	0.323	0.308	0.329	0.338
	>64	1.205	0.897	0.744	0.590	0.579	0.569	0.481	0.384	0.327	0.328	0.312	0.333	0.342
Female	<25	0.037	0.033	0.030	0.028	0.029	0.027	0.026	0.024	0.021	0.021	0.019	0.019	0.019
	25 - 29	0.061	0.053	0.049	0.045	0.046	0.043	0.041	0.038	0.034	0.033	0.029	0.030	0.029
	30 - 34	0.117	0.101	0.093	0.084	0.086	0.085	0.081	0.074	0.067	0.066	0.058	0.058	0.055
	35 - 39	0.232	0.195	0.177	0.158	0.161	0.160	0.151	0.136	0.121	0.119	0.104	0.104	0.098
	40 - 44	0.332	0.276	0.248	0.220	0.224	0.222	0.204	0.177	0.155	0.153	0.136	0.138	0.133
	45 - 49	0.433	0.345	0.301	0.257	0.262	0.260	0.228	0.189	0.161	0.161	0.146	0.151	0.149
	50 - 54	0.672	0.520	0.444	0.368	0.373	0.375	0.316	0.252	0.209	0.214	0.199	0.209	0.211
	55 - 59	0.968	0.727	0.607	0.486	0.485	0.496	0.408	0.317	0.259	0.271	0.257	0.274	0.281
	60 - 64	1.279	0.957	0.797	0.636	0.627	0.613	0.512	0.405	0.344	0.365	0.349	0.374	0.386
	>64	1.262	0.947	0.790	0.633	0.624	0.611	0.513	0.407	0.346	0.368	0.352	0.377	0.389

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.068	0.062	0.058	0.055	0.055	0.053	0.051	0.047	0.042	0.039	0.035	0.036	0.035
	25 - 29	0.079	0.070	0.065	0.060	0.061	0.058	0.055	0.051	0.045	0.041	0.037	0.037	0.037
	30 - 34	0.112	0.097	0.090	0.083	0.084	0.084	0.080	0.072	0.065	0.060	0.053	0.053	0.051
	35 - 39	0.191	0.164	0.150	0.137	0.139	0.139	0.133	0.121	0.108	0.101	0.088	0.087	0.082
	40 - 44	0.275	0.233	0.211	0.190	0.193	0.192	0.181	0.162	0.144	0.133	0.117	0.117	0.112
	45 - 49	0.513	0.418	0.371	0.323	0.330	0.330	0.301	0.259	0.224	0.209	0.184	0.185	0.177
	50 - 54	0.774	0.611	0.530	0.448	0.457	0.461	0.400	0.327	0.275	0.259	0.235	0.242	0.238
	55 - 59	1.009	0.781	0.667	0.553	0.556	0.566	0.484	0.390	0.324	0.310	0.287	0.301	0.302
	60 - 64	1.148	0.891	0.762	0.634	0.626	0.614	0.536	0.442	0.379	0.369	0.344	0.363	0.369
	>64	0.906	0.729	0.640	0.551	0.545	0.535	0.481	0.408	0.354	0.340	0.314	0.330	0.332
Female	<25	0.052	0.047	0.044	0.042	0.043	0.040	0.039	0.035	0.031	0.031	0.028	0.028	0.028
	25 - 29	0.079	0.071	0.067	0.062	0.063	0.060	0.058	0.053	0.046	0.045	0.040	0.041	0.040
	30 - 34	0.150	0.132	0.123	0.114	0.116	0.116	0.111	0.102	0.091	0.090	0.079	0.079	0.075
	35 - 39	0.286	0.247	0.228	0.208	0.213	0.211	0.201	0.181	0.161	0.158	0.138	0.138	0.130
	40 - 44	0.400	0.341	0.312	0.282	0.289	0.286	0.265	0.232	0.203	0.199	0.176	0.178	0.171
	45 - 49	0.509	0.420	0.376	0.331	0.339	0.336	0.300	0.253	0.217	0.214	0.192	0.196	0.192
	50 - 54	0.765	0.616	0.541	0.467	0.475	0.477	0.413	0.338	0.284	0.284	0.258	0.269	0.268
	55 - 59	1.028	0.807	0.696	0.585	0.589	0.598	0.512	0.414	0.345	0.350	0.324	0.341	0.345
	60 - 64	1.166	0.917	0.792	0.668	0.660	0.646	0.566	0.469	0.403	0.416	0.389	0.413	0.421
	>64	0.944	0.763	0.673	0.583	0.577	0.565	0.507	0.430	0.372	0.380	0.353	0.372	0.378

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, 5 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

		Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.058	0.052	0.050	0.047	0.048	0.047	0.046	0.043	0.038	0.035	0.032	0.033	0.032
	25 - 29	0.071	0.062	0.057	0.053	0.055	0.053	0.052	0.049	0.043	0.039	0.035	0.036	0.036
	30 - 34	0.099	0.085	0.078	0.072	0.075	0.074	0.073	0.068	0.062	0.057	0.050	0.050	0.049
	35 - 39	0.173	0.147	0.134	0.121	0.126	0.126	0.124	0.118	0.107	0.099	0.085	0.086	0.084
	40 - 44	0.251	0.211	0.190	0.170	0.178	0.178	0.172	0.163	0.147	0.136	0.118	0.119	0.117
	45 - 49	0.472	0.377	0.330	0.283	0.302	0.304	0.288	0.269	0.242	0.222	0.192	0.194	0.190
	50 - 54	0.726	0.558	0.474	0.390	0.420	0.427	0.389	0.361	0.324	0.297	0.262	0.267	0.263
	55 - 59	1.003	0.752	0.627	0.501	0.539	0.557	0.494	0.463	0.418	0.386	0.345	0.355	0.352
	60 - 64	1.335	0.997	0.828	0.660	0.702	0.691	0.649	0.616	0.559	0.521	0.468	0.484	0.482
	>64	1.261	0.954	0.800	0.646	0.683	0.673	0.639	0.611	0.556	0.520	0.469	0.486	0.484
Female	<25	0.042	0.037	0.035	0.033	0.034	0.033	0.032	0.030	0.027	0.026	0.024	0.024	0.024
	25 - 29	0.068	0.061	0.057	0.053	0.055	0.053	0.052	0.048	0.042	0.041	0.037	0.038	0.038
	30 - 34	0.131	0.114	0.106	0.098	0.102	0.101	0.099	0.094	0.085	0.084	0.073	0.074	0.072
	35 - 39	0.256	0.219	0.201	0.182	0.191	0.191	0.186	0.174	0.157	0.154	0.133	0.134	0.131
	40 - 44	0.365	0.309	0.281	0.253	0.266	0.264	0.253	0.234	0.210	0.204	0.179	0.181	0.177
	45 - 49	0.466	0.379	0.335	0.291	0.310	0.309	0.288	0.265	0.237	0.230	0.203	0.207	0.202
	50 - 54	0.715	0.563	0.487	0.411	0.440	0.444	0.403	0.371	0.332	0.323	0.288	0.296	0.291
	55 - 59	1.017	0.776	0.655	0.535	0.571	0.587	0.522	0.487	0.438	0.430	0.387	0.399	0.395
	60 - 64	1.342	1.020	0.860	0.699	0.739	0.724	0.681	0.646	0.586	0.580	0.525	0.544	0.542
	>64	1.325	1.011	0.853	0.696	0.736	0.723	0.682	0.648	0.588	0.583	0.529	0.548	0.546

3 Month Elimination Period

		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Sex	Age													
Male	<25	0.078	0.071	0.068	0.065	0.066	0.064	0.063	0.059	0.052	0.048	0.044	0.045	0.044
	25 - 29	0.089	0.080	0.075	0.070	0.073	0.071	0.069	0.064	0.056	0.052	0.047	0.048	0.046
	30 - 34	0.126	0.111	0.104	0.097	0.100	0.100	0.097	0.091	0.082	0.076	0.066	0.067	0.065
	35 - 39	0.213	0.186	0.172	0.159	0.165	0.165	0.162	0.152	0.138	0.128	0.110	0.111	0.107
	40 - 44	0.304	0.262	0.241	0.220	0.229	0.229	0.222	0.208	0.187	0.173	0.150	0.151	0.147
	45 - 49	0.559	0.464	0.416	0.369	0.391	0.392	0.373	0.345	0.309	0.282	0.245	0.246	0.239
	50 - 54	0.831	0.668	0.587	0.506	0.540	0.547	0.502	0.460	0.411	0.374	0.329	0.334	0.326
	55 - 59	1.074	0.846	0.732	0.618	0.656	0.671	0.608	0.565	0.507	0.465	0.414	0.425	0.419
	60 - 64	1.223	0.966	0.837	0.709	0.740	0.728	0.692	0.654	0.592	0.550	0.495	0.511	0.508
	>64	0.981	0.803	0.714	0.626	0.646	0.636	0.610	0.576	0.521	0.485	0.436	0.451	0.448
Female	<25	0.059	0.054	0.052	0.049	0.051	0.049	0.048	0.044	0.039	0.038	0.034	0.035	0.034
	25 - 29	0.090	0.082	0.077	0.073	0.076	0.073	0.071	0.066	0.058	0.056	0.051	0.052	0.051
	30 - 34	0.169	0.152	0.143	0.134	0.138	0.138	0.135	0.127	0.114	0.112	0.098	0.099	0.096
	35 - 39	0.320	0.281	0.261	0.242	0.253	0.252	0.245	0.229	0.206	0.201	0.174	0.175	0.169
	40 - 44	0.445	0.386	0.356	0.327	0.343	0.341	0.325	0.300	0.268	0.260	0.227	0.230	0.223
	45 - 49	0.558	0.469	0.424	0.380	0.402	0.400	0.374	0.342	0.304	0.294	0.258	0.262	0.255
	50 - 54	0.828	0.679	0.605	0.530	0.563	0.566	0.518	0.472	0.420	0.406	0.360	0.368	0.360
	55 - 59	1.101	0.880	0.769	0.658	0.696	0.709	0.643	0.595	0.533	0.520	0.465	0.478	0.472
	60 - 64	1.249	1.000	0.876	0.752	0.781	0.767	0.729	0.688	0.623	0.615	0.556	0.576	0.573
	>64	1.024	0.844	0.753	0.663	0.684	0.671	0.643	0.607	0.549	0.543	0.491	0.508	0.505

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, 5 Year, Direct Integration, Primary and Family SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.063	0.057	0.054	0.051	0.054	0.054	0.053	0.049	0.044	0.040	0.036	0.037	0.037
	25 - 29	0.075	0.066	0.062	0.058	0.062	0.062	0.061	0.056	0.050	0.046	0.041	0.042	0.041
	30 - 34	0.105	0.092	0.085	0.078	0.083	0.086	0.084	0.079	0.072	0.066	0.058	0.059	0.057
	35 - 39	0.183	0.157	0.144	0.131	0.140	0.146	0.144	0.136	0.123	0.114	0.101	0.102	0.098
	40 - 44	0.266	0.225	0.205	0.184	0.196	0.209	0.204	0.191	0.172	0.158	0.140	0.142	0.138
	45 - 49	0.493	0.398	0.351	0.304	0.333	0.370	0.355	0.327	0.292	0.265	0.233	0.235	0.227
	50 - 54	0.750	0.582	0.498	0.414	0.463	0.546	0.512	0.460	0.406	0.365	0.322	0.326	0.316
	55 - 59	1.031	0.780	0.655	0.529	0.593	0.728	0.679	0.608	0.538	0.483	0.427	0.435	0.423
	60 - 64	1.371	1.033	0.864	0.695	0.772	0.939	0.888	0.807	0.717	0.652	0.579	0.592	0.579
	>64	1.299	0.991	0.838	0.684	0.752	0.902	0.864	0.793	0.709	0.648	0.577	0.592	0.580
Female	<25	0.045	0.041	0.039	0.036	0.039	0.038	0.037	0.034	0.030	0.030	0.027	0.028	0.027
	25 - 29	0.073	0.066	0.062	0.058	0.062	0.061	0.060	0.055	0.049	0.048	0.043	0.044	0.043
	30 - 34	0.140	0.123	0.115	0.107	0.113	0.116	0.114	0.108	0.097	0.095	0.085	0.086	0.083
	35 - 39	0.272	0.235	0.217	0.199	0.211	0.222	0.216	0.202	0.182	0.177	0.157	0.159	0.153
	40 - 44	0.387	0.331	0.303	0.275	0.294	0.313	0.301	0.277	0.247	0.239	0.211	0.214	0.207
	45 - 49	0.489	0.401	0.358	0.314	0.342	0.380	0.360	0.325	0.288	0.276	0.243	0.247	0.239
	50 - 54	0.744	0.592	0.516	0.440	0.485	0.563	0.525	0.470	0.414	0.396	0.348	0.355	0.344
	55 - 59	1.050	0.809	0.688	0.568	0.629	0.761	0.709	0.635	0.561	0.536	0.474	0.484	0.471
	60 - 64	1.384	1.062	0.902	0.741	0.814	0.973	0.923	0.840	0.747	0.723	0.643	0.659	0.646
	>64	1.368	1.053	0.896	0.739	0.810	0.969	0.922	0.842	0.750	0.727	0.647	0.663	0.650

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.084	0.078	0.074	0.071	0.074	0.073	0.072	0.067	0.059	0.055	0.049	0.051	0.050
	25 - 29	0.096	0.086	0.082	0.077	0.082	0.081	0.079	0.073	0.065	0.060	0.053	0.054	0.053
	30 - 34	0.135	0.120	0.113	0.106	0.111	0.114	0.112	0.105	0.094	0.087	0.077	0.078	0.075
	35 - 39	0.228	0.201	0.187	0.173	0.183	0.189	0.186	0.175	0.158	0.146	0.129	0.130	0.125
	40 - 44	0.324	0.282	0.261	0.239	0.253	0.265	0.258	0.241	0.217	0.199	0.176	0.178	0.172
	45 - 49	0.589	0.494	0.447	0.399	0.432	0.467	0.448	0.411	0.366	0.332	0.291	0.293	0.282
	50 - 54	0.869	0.706	0.625	0.544	0.596	0.672	0.631	0.567	0.501	0.450	0.395	0.400	0.386
	55 - 59	1.117	0.889	0.775	0.661	0.724	0.838	0.789	0.713	0.631	0.568	0.502	0.511	0.497
	60 - 64	1.273	1.016	0.888	0.759	0.816	0.929	0.892	0.821	0.734	0.671	0.598	0.614	0.602
	>64	1.031	0.853	0.764	0.675	0.713	0.785	0.761	0.706	0.633	0.581	0.520	0.535	0.526
Female	<25	0.064	0.059	0.057	0.054	0.057	0.056	0.054	0.050	0.044	0.043	0.039	0.040	0.039
	25 - 29	0.097	0.089	0.084	0.080	0.085	0.083	0.081	0.075	0.066	0.065	0.058	0.059	0.057
	30 - 34	0.182	0.164	0.156	0.147	0.153	0.157	0.153	0.144	0.130	0.127	0.113	0.114	0.110
	35 - 39	0.343	0.304	0.284	0.264	0.280	0.289	0.281	0.262	0.236	0.230	0.202	0.204	0.196
	40 - 44	0.474	0.416	0.386	0.357	0.379	0.397	0.381	0.350	0.312	0.301	0.265	0.268	0.259
	45 - 49	0.590	0.501	0.456	0.412	0.444	0.480	0.453	0.409	0.362	0.346	0.304	0.308	0.297
	50 - 54	0.871	0.722	0.647	0.573	0.622	0.693	0.648	0.580	0.511	0.488	0.428	0.435	0.421
	55 - 59	1.149	0.928	0.818	0.707	0.768	0.881	0.829	0.747	0.661	0.633	0.560	0.571	0.556
	60 - 64	1.305	1.056	0.932	0.807	0.862	0.972	0.934	0.860	0.769	0.748	0.668	0.686	0.674
	>64	1.078	0.897	0.807	0.717	0.755	0.830	0.803	0.744	0.667	0.651	0.583	0.600	0.590

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

50%, NRA, 5 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.051	0.046	0.043	0.040	0.040	0.038	0.037	0.034	0.031	0.029	0.026	0.027	0.026
	25 - 29	0.063	0.054	0.050	0.045	0.046	0.043	0.041	0.039	0.035	0.032	0.029	0.030	0.029
	30 - 34	0.089	0.075	0.069	0.062	0.063	0.062	0.059	0.053	0.048	0.046	0.041	0.042	0.041
	35 - 39	0.157	0.131	0.118	0.105	0.106	0.106	0.101	0.092	0.083	0.080	0.072	0.073	0.071
	40 - 44	0.230	0.189	0.169	0.148	0.150	0.149	0.140	0.124	0.111	0.107	0.097	0.100	0.098
	45 - 49	0.441	0.346	0.299	0.251	0.255	0.256	0.229	0.194	0.168	0.165	0.151	0.156	0.153
	50 - 54	0.689	0.521	0.437	0.353	0.356	0.361	0.304	0.241	0.200	0.199	0.187	0.197	0.199
	55 - 59	0.961	0.711	0.585	0.460	0.458	0.471	0.385	0.297	0.242	0.244	0.234	0.249	0.256
	60 - 64	1.281	0.944	0.775	0.606	0.597	0.585	0.485	0.379	0.322	0.328	0.316	0.339	0.350
	>64	1.205	0.897	0.744	0.590	0.579	0.569	0.481	0.384	0.328	0.333	0.320	0.343	0.354
Female	<25	0.037	0.033	0.030	0.028	0.029	0.027	0.026	0.024	0.021	0.021	0.019	0.020	0.019
	25 - 29	0.061	0.053	0.049	0.045	0.046	0.043	0.041	0.039	0.035	0.034	0.031	0.032	0.031
	30 - 34	0.117	0.101	0.093	0.084	0.086	0.085	0.081	0.074	0.067	0.068	0.061	0.062	0.061
	35 - 39	0.232	0.195	0.177	0.158	0.161	0.160	0.151	0.136	0.122	0.124	0.111	0.113	0.110
	40 - 44	0.332	0.276	0.248	0.220	0.224	0.222	0.204	0.177	0.155	0.156	0.141	0.145	0.143
	45 - 49	0.433	0.345	0.301	0.257	0.262	0.260	0.228	0.189	0.162	0.164	0.150	0.156	0.156
	50 - 54	0.672	0.520	0.444	0.368	0.373	0.375	0.316	0.252	0.209	0.215	0.200	0.211	0.214
	55 - 59	0.968	0.727	0.607	0.486	0.485	0.496	0.408	0.317	0.259	0.272	0.259	0.276	0.284
	60 - 64	1.279	0.957	0.797	0.636	0.627	0.613	0.512	0.405	0.344	0.366	0.350	0.376	0.388
	>64	1.262	0.947	0.790	0.633	0.624	0.611	0.513	0.407	0.347	0.369	0.353	0.379	0.392

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.068	0.062	0.058	0.055	0.055	0.053	0.051	0.048	0.043	0.040	0.036	0.037	0.036
	25 - 29	0.079	0.070	0.065	0.060	0.061	0.058	0.055	0.052	0.046	0.043	0.038	0.039	0.038
	30 - 34	0.112	0.097	0.090	0.083	0.084	0.084	0.080	0.072	0.065	0.062	0.055	0.056	0.054
	35 - 39	0.191	0.164	0.150	0.137	0.139	0.139	0.133	0.121	0.109	0.104	0.093	0.094	0.091
	40 - 44	0.275	0.233	0.211	0.190	0.193	0.192	0.181	0.162	0.144	0.138	0.124	0.126	0.123
	45 - 49	0.513	0.418	0.371	0.323	0.330	0.330	0.301	0.259	0.225	0.216	0.195	0.199	0.194
	50 - 54	0.774	0.611	0.530	0.448	0.457	0.461	0.400	0.327	0.275	0.264	0.242	0.252	0.251
	55 - 59	1.009	0.781	0.667	0.553	0.556	0.566	0.484	0.390	0.324	0.314	0.293	0.309	0.312
	60 - 64	1.148	0.891	0.762	0.634	0.626	0.614	0.536	0.442	0.380	0.373	0.351	0.372	0.379
	>64	0.906	0.729	0.640	0.551	0.545	0.535	0.481	0.408	0.355	0.343	0.319	0.336	0.340
Female	<25	0.052	0.047	0.044	0.042	0.043	0.040	0.039	0.035	0.032	0.031	0.028	0.029	0.028
	25 - 29	0.079	0.071	0.067	0.062	0.063	0.060	0.058	0.054	0.048	0.047	0.042	0.043	0.042
	30 - 34	0.150	0.132	0.123	0.114	0.116	0.116	0.111	0.102	0.092	0.092	0.082	0.084	0.081
	35 - 39	0.286	0.247	0.228	0.208	0.213	0.211	0.201	0.181	0.162	0.163	0.145	0.147	0.142
	40 - 44	0.400	0.341	0.312	0.282	0.289	0.286	0.265	0.232	0.204	0.203	0.182	0.186	0.181
	45 - 49	0.509	0.420	0.376	0.331	0.339	0.336	0.300	0.253	0.218	0.217	0.196	0.202	0.199
	50 - 54	0.765	0.616	0.541	0.467	0.475	0.477	0.413	0.338	0.284	0.285	0.260	0.271	0.271
	55 - 59	1.028	0.807	0.696	0.585	0.589	0.598	0.512	0.414	0.345	0.351	0.326	0.343	0.348
	60 - 64	1.166	0.917	0.792	0.668	0.660	0.646	0.566	0.469	0.403	0.416	0.391	0.414	0.423
	>64	0.944	0.763	0.673	0.583	0.577	0.565	0.507	0.430	0.373	0.380	0.354	0.373	0.379

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

60%, NRA, 5 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.058	0.052	0.050	0.047	0.048	0.047	0.046	0.044	0.039	0.036	0.033	0.034	0.033
	25 - 29	0.071	0.062	0.057	0.053	0.055	0.054	0.054	0.052	0.046	0.042	0.038	0.039	0.037
	30 - 34	0.099	0.085	0.078	0.072	0.075	0.074	0.074	0.072	0.066	0.062	0.055	0.055	0.053
	35 - 39	0.173	0.147	0.134	0.121	0.126	0.126	0.127	0.125	0.116	0.110	0.097	0.098	0.093
	40 - 44	0.251	0.211	0.190	0.170	0.178	0.178	0.176	0.172	0.159	0.150	0.133	0.134	0.129
	45 - 49	0.472	0.377	0.330	0.283	0.302	0.304	0.295	0.285	0.261	0.245	0.217	0.218	0.209
	50 - 54	0.726	0.558	0.474	0.390	0.420	0.427	0.394	0.373	0.338	0.313	0.279	0.285	0.277
	55 - 59	1.003	0.752	0.627	0.501	0.539	0.557	0.498	0.473	0.429	0.400	0.360	0.369	0.363
	60 - 64	1.335	0.997	0.828	0.660	0.702	0.691	0.654	0.628	0.573	0.537	0.485	0.501	0.495
	>64	1.261	0.954	0.800	0.646	0.683	0.673	0.644	0.622	0.570	0.535	0.485	0.502	0.498
Female	<25	0.042	0.037	0.035	0.033	0.034	0.033	0.033	0.031	0.027	0.027	0.024	0.025	0.024
	25 - 29	0.068	0.061	0.057	0.053	0.055	0.054	0.053	0.051	0.045	0.044	0.039	0.040	0.039
	30 - 34	0.131	0.114	0.106	0.098	0.102	0.101	0.102	0.098	0.090	0.090	0.080	0.081	0.078
	35 - 39	0.256	0.219	0.201	0.182	0.191	0.191	0.190	0.184	0.169	0.169	0.149	0.150	0.143
	40 - 44	0.365	0.309	0.281	0.253	0.266	0.264	0.256	0.242	0.219	0.216	0.191	0.194	0.187
	45 - 49	0.466	0.379	0.335	0.291	0.310	0.309	0.291	0.271	0.244	0.239	0.212	0.216	0.210
	50 - 54	0.715	0.563	0.487	0.411	0.440	0.444	0.404	0.374	0.335	0.327	0.292	0.300	0.294
	55 - 59	1.017	0.776	0.655	0.535	0.571	0.587	0.523	0.490	0.441	0.434	0.390	0.403	0.398
	60 - 64	1.342	1.020	0.860	0.699	0.739	0.724	0.682	0.648	0.588	0.582	0.528	0.547	0.544
	>64	1.325	1.011	0.853	0.696	0.736	0.723	0.683	0.650	0.591	0.586	0.531	0.551	0.548

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.078	0.071	0.068	0.065	0.066	0.065	0.064	0.060	0.053	0.049	0.044	0.046	0.045
	25 - 29	0.089	0.080	0.075	0.070	0.073	0.072	0.071	0.067	0.059	0.054	0.049	0.050	0.048
	30 - 34	0.126	0.111	0.104	0.097	0.100	0.100	0.099	0.095	0.086	0.081	0.071	0.072	0.069
	35 - 39	0.213	0.186	0.172	0.159	0.165	0.165	0.165	0.160	0.147	0.139	0.122	0.123	0.117
	40 - 44	0.304	0.262	0.241	0.220	0.229	0.229	0.226	0.217	0.199	0.187	0.165	0.167	0.160
	45 - 49	0.559	0.464	0.416	0.369	0.391	0.392	0.379	0.361	0.328	0.305	0.269	0.270	0.258
	50 - 54	0.831	0.668	0.587	0.506	0.540	0.547	0.506	0.472	0.424	0.390	0.346	0.351	0.341
	55 - 59	1.074	0.846	0.732	0.618	0.656	0.671	0.612	0.573	0.517	0.478	0.428	0.439	0.430
	60 - 64	1.223	0.966	0.837	0.709	0.740	0.728	0.696	0.663	0.603	0.563	0.509	0.525	0.520
	>64	0.981	0.803	0.714	0.626	0.646	0.636	0.613	0.583	0.529	0.494	0.447	0.462	0.457
Female	<25	0.059	0.054	0.052	0.049	0.051	0.049	0.048	0.044	0.039	0.039	0.035	0.036	0.035
	25 - 29	0.090	0.082	0.077	0.073	0.076	0.074	0.073	0.068	0.060	0.059	0.053	0.054	0.052
	30 - 34	0.169	0.152	0.143	0.134	0.138	0.138	0.137	0.131	0.120	0.119	0.105	0.106	0.102
	35 - 39	0.320	0.281	0.261	0.242	0.253	0.252	0.249	0.238	0.218	0.216	0.190	0.191	0.182
	40 - 44	0.445	0.386	0.356	0.327	0.343	0.341	0.329	0.308	0.278	0.272	0.240	0.243	0.234
	45 - 49	0.558	0.469	0.424	0.380	0.402	0.400	0.376	0.348	0.311	0.302	0.267	0.271	0.263
	50 - 54	0.828	0.679	0.605	0.530	0.563	0.566	0.519	0.475	0.424	0.410	0.364	0.372	0.363
	55 - 59	1.101	0.880	0.769	0.658	0.696	0.709	0.644	0.597	0.536	0.523	0.469	0.482	0.475
	60 - 64	1.249	1.000	0.876	0.752	0.781	0.767	0.730	0.690	0.625	0.617	0.559	0.579	0.575
	>64	1.024	0.844	0.753	0.663	0.684	0.671	0.644	0.608	0.551	0.544	0.492	0.510	0.507

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX B

66 2/3%, NRA, 5 Year, Direct Integration, Primary SS, \$100 minimum benefit

6 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.063	0.057	0.054	0.051	0.054	0.055	0.054	0.051	0.045	0.041	0.037	0.038	0.037
	25 - 29	0.075	0.066	0.062	0.058	0.062	0.064	0.064	0.060	0.053	0.049	0.044	0.044	0.043
	30 - 34	0.105	0.092	0.085	0.078	0.083	0.089	0.089	0.085	0.078	0.073	0.064	0.064	0.061
	35 - 39	0.183	0.157	0.144	0.131	0.140	0.153	0.154	0.150	0.138	0.130	0.114	0.114	0.108
	40 - 44	0.266	0.225	0.205	0.184	0.196	0.217	0.217	0.209	0.191	0.178	0.157	0.157	0.150
	45 - 49	0.493	0.398	0.351	0.304	0.333	0.385	0.379	0.358	0.324	0.299	0.260	0.259	0.246
	50 - 54	0.750	0.582	0.498	0.414	0.463	0.558	0.530	0.483	0.430	0.390	0.341	0.343	0.330
	55 - 59	1.031	0.780	0.655	0.529	0.593	0.739	0.694	0.628	0.557	0.503	0.443	0.449	0.435
	60 - 64	1.371	1.033	0.864	0.695	0.772	0.952	0.907	0.830	0.741	0.676	0.598	0.609	0.592
	>64	1.299	0.991	0.838	0.684	0.752	0.914	0.881	0.815	0.731	0.671	0.596	0.608	0.594
Female	<25	0.045	0.041	0.039	0.036	0.039	0.039	0.038	0.035	0.031	0.030	0.027	0.028	0.027
	25 - 29	0.073	0.066	0.062	0.058	0.062	0.063	0.062	0.059	0.052	0.050	0.045	0.046	0.045
	30 - 34	0.140	0.123	0.115	0.107	0.113	0.120	0.120	0.116	0.106	0.105	0.093	0.093	0.089
	35 - 39	0.272	0.235	0.217	0.199	0.212	0.230	0.229	0.220	0.201	0.199	0.174	0.174	0.165
	40 - 44	0.387	0.331	0.303	0.275	0.294	0.320	0.312	0.291	0.262	0.256	0.225	0.227	0.217
	45 - 49	0.489	0.401	0.358	0.314	0.342	0.386	0.368	0.336	0.300	0.289	0.253	0.256	0.246
	50 - 54	0.744	0.592	0.516	0.440	0.485	0.566	0.529	0.475	0.420	0.402	0.353	0.359	0.348
	55 - 59	1.050	0.809	0.688	0.568	0.629	0.764	0.713	0.640	0.566	0.542	0.478	0.488	0.474
	60 - 64	1.384	1.062	0.902	0.741	0.814	0.975	0.926	0.844	0.751	0.727	0.646	0.662	0.648
	>64	1.368	1.053	0.896	0.739	0.810	0.971	0.925	0.845	0.754	0.731	0.650	0.666	0.653

3 Month Elimination Period

Sex	Age	Monthly Covered Salary												
		500	750	1000	1500	2000	2500	3000	4000	5000	6000	7000	8000	10000
Male	<25	0.084	0.078	0.074	0.071	0.074	0.074	0.073	0.068	0.061	0.056	0.050	0.052	0.050
	25 - 29	0.096	0.086	0.082	0.077	0.082	0.083	0.082	0.077	0.068	0.062	0.056	0.057	0.055
	30 - 34	0.135	0.120	0.113	0.106	0.111	0.117	0.116	0.110	0.100	0.093	0.082	0.083	0.079
	35 - 39	0.228	0.201	0.187	0.173	0.183	0.196	0.196	0.188	0.173	0.162	0.142	0.142	0.134
	40 - 44	0.324	0.282	0.261	0.239	0.253	0.273	0.271	0.259	0.235	0.219	0.193	0.193	0.184
	45 - 49	0.589	0.494	0.447	0.399	0.432	0.481	0.470	0.441	0.397	0.365	0.318	0.318	0.301
	50 - 54	0.869	0.706	0.625	0.544	0.596	0.683	0.648	0.590	0.524	0.474	0.415	0.417	0.400
	55 - 59	1.117	0.889	0.775	0.661	0.724	0.847	0.803	0.730	0.649	0.588	0.518	0.526	0.509
	60 - 64	1.273	1.016	0.888	0.759	0.816	0.938	0.906	0.839	0.752	0.690	0.614	0.628	0.614
	>64	1.031	0.853	0.764	0.675	0.713	0.791	0.770	0.718	0.646	0.595	0.532	0.546	0.535
Female	<25	0.064	0.059	0.057	0.054	0.057	0.056	0.055	0.050	0.045	0.044	0.039	0.040	0.039
	25 - 29	0.097	0.089	0.084	0.080	0.085	0.085	0.084	0.078	0.069	0.067	0.060	0.061	0.059
	30 - 34	0.182	0.164	0.156	0.147	0.154	0.160	0.159	0.152	0.138	0.137	0.121	0.122	0.116
	35 - 39	0.343	0.304	0.284	0.264	0.280	0.297	0.294	0.280	0.254	0.251	0.220	0.220	0.209
	40 - 44	0.474	0.416	0.386	0.357	0.379	0.404	0.392	0.364	0.327	0.318	0.279	0.281	0.269
	45 - 49	0.590	0.501	0.456	0.412	0.444	0.485	0.462	0.421	0.374	0.360	0.315	0.318	0.305
	50 - 54	0.871	0.722	0.647	0.573	0.622	0.695	0.652	0.586	0.517	0.493	0.433	0.439	0.425
	55 - 59	1.149	0.928	0.818	0.707	0.768	0.883	0.832	0.752	0.666	0.639	0.564	0.575	0.559
	60 - 64	1.305	1.056	0.932	0.807	0.862	0.974	0.937	0.863	0.772	0.751	0.671	0.689	0.676
	>64	1.078	0.897	0.807	0.717	0.755	0.831	0.805	0.746	0.669	0.654	0.585	0.602	0.592

Rates based on Actual Monthly Salary = Monthly Covered Salary

APPENDIX C

Cost Of Living Adjustment Factors

Lesser of 3% or 1/2 CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.06	1.09	1.16
25-29	1.06	1.09	1.15
30-34	1.06	1.09	1.15
35-39	1.06	1.09	1.14
40-44	1.06	1.09	1.12
45-49	1.06	1.09	1.11
50-54	1.06	1.08	1.09
55-59	1.04	1.05	1.05
60-64	1.02	1.02	1.02
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Lesser of 4% or CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.09	1.14	1.29
25-29	1.09	1.14	1.26
30-34	1.09	1.15	1.25
35-39	1.09	1.15	1.23
40-44	1.09	1.15	1.21
45-49	1.09	1.14	1.17
50-54	1.09	1.12	1.13
55-59	1.07	1.08	1.08
60-64	1.03	1.03	1.03
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Flat 1%			
Age	5 Year	10 Year	Unlimited
<25	1.03	1.04	1.07
25-29	1.03	1.04	1.07
30-34	1.03	1.04	1.07
35-39	1.03	1.04	1.06
40-44	1.03	1.04	1.06
45-49	1.03	1.04	1.05
50-54	1.03	1.04	1.04
55-59	1.02	1.02	1.02
60-64	1.01	1.01	1.01
65-69	1.00	1.00	1.00
70+	1.00	1.00	1.00

Lesser of 6% or 1/2 CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.10	1.16	1.32
25-29	1.10	1.16	1.29
30-34	1.10	1.16	1.27
35-39	1.10	1.16	1.25
40-44	1.10	1.16	1.22
45-49	1.10	1.15	1.18
50-54	1.09	1.13	1.14
55-59	1.07	1.08	1.08
60-64	1.03	1.03	1.03
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Lesser of 5% or CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.11	1.18	1.35
25-29	1.11	1.18	1.32
30-34	1.11	1.18	1.31
35-39	1.11	1.18	1.28
40-44	1.11	1.18	1.25
45-49	1.10	1.17	1.20
50-54	1.10	1.15	1.16
55-59	1.08	1.07	1.09
60-64	1.04	1.02	1.04
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Flat 2%			
Age	5 Year	10 Year	Unlimited
<25	1.06	1.09	1.17
25-29	1.06	1.09	1.15
30-34	1.06	1.09	1.15
35-39	1.06	1.09	1.14
40-44	1.06	1.09	1.12
45-49	1.06	1.09	1.10
50-54	1.05	1.08	1.08
55-59	1.04	1.05	1.05
60-64	1.02	1.02	1.02
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Lesser of 3% or CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.08	1.12	1.23
25-29	1.08	1.12	1.21
30-34	1.08	1.12	1.20
35-39	1.08	1.12	1.19
40-44	1.08	1.12	1.17
45-49	1.07	1.12	1.14
50-54	1.07	1.10	1.11
55-59	1.06	1.06	1.06
60-64	1.02	1.02	1.02
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Lesser of 6% or CPI-W			
Age	5 Year	10 Year	Unlimited
<25	1.12	1.20	1.43
25-29	1.12	1.20	1.39
30-34	1.12	1.20	1.37
35-39	1.12	1.21	1.33
40-44	1.12	1.21	1.29
45-49	1.12	1.19	1.24
50-54	1.12	1.17	1.18
55-59	1.10	1.11	1.11
60-64	1.05	1.05	1.05
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Flat 3%			
Age	5 Year	10 Year	Unlimited
<25	1.08	1.14	1.28
25-29	1.08	1.14	1.26
30-34	1.09	1.14	1.25
35-39	1.09	1.14	1.23
40-44	1.09	1.15	1.20
45-49	1.09	1.14	1.16
50-54	1.08	1.12	1.13
55-59	1.07	1.08	1.08
60-64	1.03	1.03	1.03
65-69	1.01	1.01	1.01
70+	1.00	1.00	1.00

Flat 4%			
Age	5 Year	10 Year	Unlimited
<25	1.15	1.25	1.50
25-29	1.15	1.25	1.48
30-34	1.15	1.25	1.45
35-39	1.15	1.25	1.41
40-44	1.15	1.25	1.35
45-49	1.15	1.23	1.27
50-54	1.14	1.19	1.20
55-59	1.11	1.12	1.12
60-64	1.06	1.06	1.06
65-69	1.02	1.02	1.02
70+	1.00	1.00	1.00

Flat 5%			
Age	5 Year	10 Year	Unlimited
<25	1.19	1.32	1.72
25-29	1.19	1.32	1.66
30-34	1.19	1.32	1.61
35-39	1.19	1.32	1.55
40-44	1.19	1.32	1.46
45-49	1.19	1.25	1.36
50-54	1.17	1.20	1.26
55-59	1.14	1.15	1.15
60-64	1.07	1.07	1.07
65-69	1.02	1.02	1.02
70+	1.00	1.00	1.00

Flat 6%			
Age	5 Year	10 Year	Unlimited
<25	1.19	1.36	1.92
25-29	1.19	1.36	1.81
30-34	1.20	1.37	1.73
35-39	1.20	1.37	1.63
40-44	1.20	1.36	1.53
45-49	1.20	1.34	1.41
50-54	1.19	1.28	1.30
55-59	1.15	1.17	1.17
60-64	1.07	1.07	1.07
65-69	1.02	1.02	1.02
70+	1.00	1.00	1.00

APPENDIX D

Minimum Benefit Adjustment Factors

\$0 Minimum Benefit							
Covered Monthly Salary	Direct Integration - Primary & Family			Direct Integration - Primary Only			Alternate with Backdoor
	Benefit Percentage			Benefit Percentage			Benefit Percentage
	50%	60%	66 2/3%	50%	60%	66 2/3%	60/70%
< \$500	0.64	0.66	0.68	0.64	0.67	0.68	0.69
500-599	0.66	0.69	0.70	0.66	0.69	0.70	0.71
600-699	0.69	0.71	0.74	0.69	0.71	0.74	0.77
700-799	0.71	0.73	0.79	0.71	0.73	0.80	0.84
800-899	0.73	0.76	0.85	0.73	0.76	0.88	0.91
900-999	0.74	0.81	0.91	0.74	0.82	0.95	0.94
1000-1099	0.76	0.85	0.94	0.76	0.88	0.99	0.95
1100-1199	0.77	0.90	0.95	0.77	0.93	1.00	0.95
1200-1299	0.78	0.93	0.96	0.78	0.97	1.00	0.96
1300-1399	0.80	0.95	0.96	0.80	0.99	1.00	0.96
1400-1499	0.82	0.95	0.96	0.82	1.00	1.00	0.96
1500-1599	0.84	0.96	0.96	0.85	1.00	1.00	0.97
1600-1699	0.87	0.96	0.97	0.88	1.00	1.00	0.97
1700-1799	0.89	0.96	0.97	0.91	1.00	1.00	0.97
1800-1899	0.91	0.97	0.97	0.94	1.00	1.00	0.98
1900-1999	0.93	0.97	0.97	0.96	1.00	1.00	0.98
2000-2499	0.96	0.97	0.98	0.99	1.00	1.00	0.99
2500-2999	0.97	0.98	1.00	1.00	1.00	1.00	1.00
3000-3499	0.98	1.00	1.00	1.00	1.00	1.00	1.00
3500-3999	0.99	1.00	1.00	1.00	1.00	1.00	1.00
\$4,000 +	1.00	1.00	1.00	1.00	1.00	1.00	1.00

\$50 Minimum Benefit							
Covered Monthly Salary	Direct Integration - Primary & Family			Direct Integration - Primary Only			Alternate with Backdoor
	Benefit Percentage			Benefit Percentage			Benefit Percentage
	50%	60%	66 2/3%	50%	60%	66 2/3%	60/70%
< \$500	0.82	0.83	0.84	0.82	0.83	0.84	0.84
500-599	0.83	0.84	0.85	0.83	0.84	0.85	0.85
600-699	0.84	0.86	0.86	0.84	0.86	0.86	0.87
700-799	0.85	0.87	0.87	0.85	0.87	0.87	0.89
800-899	0.86	0.88	0.89	0.86	0.88	0.90	0.94
900-999	0.87	0.88	0.94	0.87	0.88	0.95	0.97
1000-1099	0.88	0.90	0.97	0.88	0.90	0.99	0.98
1100-1199	0.89	0.93	0.98	0.89	0.93	1.00	0.98
1200-1299	0.89	0.96	0.98	0.89	0.97	1.00	0.98
1300-1399	0.90	0.97	0.98	0.90	0.99	1.00	0.98
1400-1499	0.90	0.98	0.98	0.90	1.00	1.00	0.98
1500-1599	0.91	0.98	0.98	0.91	1.00	1.00	0.98
1600-1699	0.91	0.98	0.98	0.91	1.00	1.00	0.98
1700-1799	0.92	0.98	0.98	0.92	1.00	1.00	0.99
1800-1899	0.94	0.98	0.99	0.94	1.00	1.00	0.99
1900-1999	0.95	0.98	0.99	0.96	1.00	1.00	0.99
2000-2499	0.97	0.99	0.99	0.99	1.00	1.00	0.99
2500-2999	0.99	0.99	1.00	1.00	1.00	1.00	1.00
\$3,000 +	1.00	1.00	1.00	1.00	1.00	1.00	1.00

APPENDIX E

Statutory Offset Credit Tables

California Statutory Offset Credits (annual per person)

<i>Males</i>	Monthly Salary Ranges														
	Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	5000-5999	6000-6999	7000-7999	8000-8999	9000-9999	10,000-10,999
<25	0.72	1.20	1.80	2.88	4.08	5.28	6.48	8.88	11.40	13.92	16.44	16.92	17.28	17.52	17.52
25-29	0.72	1.32	1.92	3.00	4.32	5.64	6.84	9.60	12.24	15.12	18.00	18.72	19.20	19.56	19.56
30-34	0.84	1.44	2.04	3.36	4.80	6.24	7.68	10.68	13.80	17.04	20.28	21.24	21.96	22.44	22.68
35-39	0.96	1.68	2.52	4.08	5.76	7.56	9.36	13.32	17.16	21.36	25.68	27.12	28.20	29.04	29.28
40-44	1.44	2.76	3.96	6.48	9.12	11.88	14.76	20.88	27.00	33.72	40.44	42.84	44.76	46.08	46.56
45-49	2.28	4.20	6.12	10.20	14.64	19.08	24.00	34.44	45.00	56.64	68.40	73.20	77.52	80.28	81.24
50-54	3.60	6.60	9.48	16.20	23.64	31.80	40.56	58.68	76.80	96.96	117.48	127.20	135.96	140.40	141.24
55-59	5.52	10.08	14.52	25.20	37.44	50.88	65.64	95.76	125.76	159.84	194.40	212.40	228.84	236.88	237.84
60-64	8.04	14.40	20.88	36.24	54.12	74.04	95.64	139.92	184.08	234.24	285.00	312.12	337.20	349.20	350.40
>64	13.44	24.24	35.04	60.96	91.32	125.04	161.88	236.88	311.88	397.20	483.72	530.52	573.60	594.24	596.28

<i>Females</i>	Monthly Salary Ranges														
	Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	5000-5999	6000-6999	7000-7999	8000-8999	9000-9999	10,000-10,999
<25	1.32	2.28	3.36	5.40	7.56	9.72	11.88	16.20	20.64	24.96	29.40	30.00	30.24	30.36	30.36
25-29	1.56	2.76	4.08	6.48	9.12	11.76	14.28	19.68	24.96	30.48	36.00	36.96	37.44	37.80	37.92
30-34	1.68	3.00	4.44	7.08	9.96	12.84	15.72	21.72	27.72	33.96	40.32	41.64	42.48	43.08	43.44
35-39	1.80	3.24	4.68	7.68	10.68	13.92	17.16	24.12	30.96	38.40	45.72	47.88	49.44	50.64	51.12
40-44	2.28	4.08	5.88	9.72	13.80	17.88	22.20	31.20	40.32	50.04	59.88	63.00	65.64	67.20	67.80
45-49	3.00	5.52	7.92	13.32	19.08	24.96	31.44	44.64	57.84	72.24	86.76	92.40	97.08	99.84	100.32
50-54	3.96	7.20	10.32	17.52	25.56	34.20	43.44	61.92	80.52	100.80	121.32	130.20	138.00	141.48	141.60
55-59	5.52	9.96	14.28	24.60	36.48	49.44	63.48	91.44	119.52	150.84	182.40	197.76	211.68	217.92	218.04
60-64	7.56	13.68	19.80	34.44	51.36	70.20	90.48	131.28	172.08	218.04	264.48	288.48	310.44	320.16	320.28
>64	12.36	22.32	32.28	56.40	84.96	116.76	151.44	220.92	290.52	369.36	449.28	492.60	532.68	550.44	550.68

Current Statutory Coverage Level - eff. 1/1/2010
 California Statutory plan: 8/8/52, 55% to \$959 for non-occupational claims only.

APPENDIX E

Statutory Offset Credit Tables

New Jersey Statutory Offset Credits (annual per person)

<i>Males</i>	Monthly Salary Ranges								
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	>= 5000
<25	0.36	0.72	0.96	1.56	2.16	2.76	3.36	3.96	3.96
25-29	0.36	0.72	1.08	1.68	2.28	2.88	3.60	4.20	4.20
30-34	0.48	0.84	1.08	1.80	2.52	3.24	3.96	4.68	4.68
35-39	0.60	0.96	1.44	2.28	3.24	4.08	5.04	5.88	5.88
40-44	0.84	1.56	2.28	3.60	5.04	6.36	7.80	9.12	9.12
45-49	1.44	2.64	3.84	6.24	8.52	10.92	13.32	15.60	15.60
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.56	26.40	26.40
55-59	4.08	7.32	10.56	17.16	23.64	30.24	36.72	42.96	42.96
60-64	5.88	10.56	15.24	24.60	33.96	43.32	52.68	61.68	61.68
>64	10.08	18.24	26.40	42.60	58.92	75.24	91.44	107.04	107.04

<i>Females</i>	Monthly Salary Ranges								
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	>= 5000
<25	0.84	1.44	2.16	3.48	4.80	6.12	7.44	8.76	8.76
25-29	0.96	1.68	2.40	3.96	5.52	6.96	8.52	9.96	9.96
30-34	0.96	1.80	2.52	4.20	5.76	7.32	8.88	10.44	10.44
35-39	1.08	1.80	2.64	4.32	6.00	7.68	9.24	10.92	10.92
40-44	1.20	2.28	3.24	5.28	7.32	9.36	11.40	13.32	13.32
45-49	1.80	3.24	4.68	7.56	10.44	13.32	16.32	19.08	19.08
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.56	26.40	26.40
55-59	3.72	6.72	9.72	15.72	21.72	27.84	33.84	39.60	39.60
60-64	5.40	9.60	13.92	22.56	31.08	39.72	48.36	56.64	56.64
>64	9.24	16.68	24.24	39.12	54.00	69.00	83.88	98.16	98.16

Current Statutory Coverage Level - eff. 1/1/2010

New Jersey Statutory plan: 8/8/26, 66 2/3% to \$546 for non-occupational claims only.

APPENDIX E

Statutory Offset Credit Tables

Hawaii Statutory Offset Credits (annual per person)

<i>Males</i>	Monthly Salary Ranges								
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	>= 5000
<25	0.36	0.72	0.96	1.56	2.16	2.76	3.24	3.24	3.24
25-29	0.36	0.72	0.96	1.68	2.28	2.88	3.48	3.48	3.48
30-34	0.48	0.84	1.08	1.80	2.52	3.24	3.96	3.96	3.96
35-39	0.60	0.96	1.44	2.28	3.24	4.08	4.92	4.92	4.92
40-44	0.84	1.56	2.28	3.60	5.04	6.36	7.68	7.68	7.68
45-49	1.44	2.64	3.84	6.24	8.52	10.92	13.08	13.08	13.08
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.20	22.20	22.20
55-59	4.08	7.32	10.56	17.04	23.64	30.12	36.24	36.24	36.24
60-64	5.76	10.44	15.12	24.48	33.84	43.20	52.08	52.08	52.08
>64	10.08	18.24	26.28	42.60	58.80	75.00	90.36	90.36	90.36

<i>Females</i>	Monthly Salary Ranges								
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	>= 5000
<25	0.84	1.44	2.16	3.48	4.80	6.12	7.32	7.32	7.32
25-29	0.96	1.68	2.40	3.96	5.52	6.96	8.40	8.40	8.40
30-34	0.96	1.80	2.52	4.20	5.76	7.32	8.88	8.88	8.88
35-39	1.08	1.80	2.64	4.32	6.00	7.68	9.24	9.24	9.24
40-44	1.20	2.28	3.24	5.28	7.32	9.36	11.28	11.28	11.28
45-49	1.80	3.24	4.68	7.56	10.44	13.32	16.08	16.08	16.08
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.20	22.20	22.20
55-59	3.72	6.72	9.72	15.72	21.72	27.72	33.36	33.36	33.36
60-64	5.28	9.60	13.92	22.44	31.08	39.72	47.76	47.76	47.76
>64	9.24	16.68	24.12	39.00	53.88	68.76	82.92	82.92	82.92

Current Statutory Coverage Level - eff. 1/1/2009

Hawaii Statutory plan: 8/8/26, 58% to \$510 for non-occupational claims only.

APPENDIX E

Statutory Offset Credit Tables

New York Statutory Offset Credits (annual per person)

<i>Males</i>	Monthly Salary Ranges							
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	>=4000
<25	0.36	0.72	0.96	1.56	1.68	1.68	1.68	1.68
25-29	0.36	0.72	0.96	1.68	1.80	1.80	1.80	1.80
30-34	0.48	0.84	1.08	1.80	1.92	1.92	1.92	1.92
35-39	0.60	0.96	1.44	2.28	2.52	2.52	2.52	2.52
40-44	0.84	1.56	2.28	3.60	3.84	3.84	3.84	3.84
45-49	1.44	2.64	3.84	6.24	6.60	6.60	6.60	6.60
50-54	2.52	4.44	6.48	10.44	11.16	11.16	11.16	11.16
55-59	4.08	7.32	10.56	17.04	18.24	18.24	18.24	18.24
60-64	5.76	10.44	15.12	24.48	26.16	26.16	26.16	26.16
>64	10.08	18.24	26.28	42.60	45.36	45.36	45.36	45.36

<i>Females</i>	Monthly Salary Ranges							
Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	>=4000
<25	0.84	1.44	2.16	3.48	3.72	3.72	3.72	3.72
25-29	0.96	1.68	2.40	3.96	4.20	4.20	4.20	4.20
30-34	0.96	1.80	2.52	4.20	4.44	4.44	4.44	4.44
35-39	1.08	1.80	2.64	4.32	4.56	4.56	4.56	4.56
40-44	1.20	2.28	3.24	5.28	5.64	5.64	5.64	5.64
45-49	1.80	3.24	4.68	7.56	8.04	8.04	8.04	8.04
50-54	2.52	4.44	6.48	10.44	11.16	11.16	11.16	11.16
55-59	3.72	6.72	9.72	15.72	16.80	16.80	16.80	16.80
60-64	5.28	9.60	13.92	22.44	24.00	24.00	24.00	24.00
>64	9.24	16.68	24.12	39.00	41.52	41.52	41.52	41.52

Current Statutory Coverage Level - eff. 1/1/2000

New York Statutory plan: 8/8/26, 50% to \$170 for non-occupational claims only.

APPENDIX E

Statutory Offset Credit Tables

Rhode Island Statutory Offset Credits (annual per person)

<i>Males</i>	Monthly Salary Ranges									
	Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	5000-5999
<25	0.36	0.72	0.96	1.56	2.16	2.76	3.36	4.56	5.76	5.76
25-29	0.36	0.72	0.96	1.68	2.28	2.88	3.48	4.80	6.00	6.12
30-34	0.48	0.84	1.08	1.80	2.52	3.24	3.96	5.40	6.72	6.72
35-39	0.60	0.96	1.44	2.28	3.24	4.08	5.04	6.72	8.52	8.52
40-44	0.84	1.56	2.28	3.60	5.04	6.36	7.80	10.56	13.32	13.32
45-49	1.44	2.64	3.84	6.24	8.52	10.92	13.32	18.00	22.80	22.80
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.44	30.48	38.52	38.64
55-59	4.08	7.32	10.56	17.04	23.64	30.12	36.60	49.80	62.88	63.00
60-64	5.76	10.44	15.12	24.48	33.84	43.20	52.56	71.40	90.24	90.48
>64	10.08	18.24	26.28	42.60	58.80	75.00	91.32	123.96	156.60	157.08

<i>Females</i>	Monthly Salary Ranges									
	Age	<750	750-999	1000-1499	1500-1999	2000-2499	2500-2999	3000-3999	4000-4999	5000-5999
<25	0.84	1.44	2.16	3.48	4.80	6.12	7.44	10.08	12.72	12.84
25-29	0.96	1.68	2.40	3.96	5.52	6.96	8.52	11.52	14.52	14.64
30-34	0.96	1.80	2.52	4.20	5.76	7.32	8.88	12.12	15.24	15.36
35-39	1.08	1.80	2.64	4.32	6.00	7.68	9.24	12.60	15.96	15.96
40-44	1.20	2.28	3.24	5.28	7.32	9.36	11.40	15.36	19.44	19.56
45-49	1.80	3.24	4.68	7.56	10.44	13.32	16.20	22.08	27.84	27.96
50-54	2.52	4.44	6.48	10.44	14.52	18.48	22.44	30.48	38.52	38.64
55-59	3.72	6.72	9.72	15.72	21.72	27.72	33.72	45.84	57.84	58.08
60-64	5.28	9.60	13.92	22.44	31.08	39.72	48.24	65.52	82.68	83.04
>64	9.24	16.68	24.12	39.00	53.88	68.76	83.76	113.76	143.52	144.00

Current Statutory Coverage Level - eff. 7/1/2009

Rhode Island Statutory plan: 8/8/30, 60% to \$671 for non-occupational claims only.

APPENDIX F

Statutory Offset EP Adjustment Table

Elimination Period	California	All Other Statutory States
1	1.32	1.75
2	1.15	1.35
3	1.00	1.00
4	0.77	0.60
5	0.61	0.30
6	0.38	N/A
9	0.15	N/A

APPENDIX G

Case Size Factors

Case Size	Factor
< 10 Lives	0.950
10-29	0.880
30-49	0.904
50 - 59	0.928
60 - 79	0.952
80 - 109	0.976
110 - 199	1.000
200 - 249	1.019
250 - 299	1.037
300 - 349	1.056
350 - 399	1.075
400 - 449	1.093
450 - 699	1.112
700 - 999	1.112
1000 - 1499	1.112
1500 - 4999	1.112
5000+	1.112

APPENDIX H

Area Adjustments

State Abbrev	Zip Code Range		Sub-Area	LTD Factors
PR	600	799		1.28
VI	800	899		1.28
PR	900	999		1.28
MA	1000	1699	Western Massachusetts	1.05
MA	1700	2799	Eastern Massachusetts	1.05
RI	2800	2999		1.01
NH	3000	3899		1.00
ME	3900	4999		1.04
VT	5000	5999		0.99
CT	6000	6999		0.95
NJ	7000	9999		1.00
NY	10000	11999	Greater NYC, Nassau/Suffolk Counties	0.94
NY	12000	14999	Albany & Hudson River Valley, Upstate NY	1.05
PA	15000	16799	Western Pennsylvania	1.07
PA	16800	16999	Western Pennsylvania	1.04
PA	17000	19699	Eastern Pennsylvania	1.07
DE	19700	19999		0.96
DC	20000	20099		1.00
VA	20100	20199	Greater Washington DC Area (VA)	1.00
DC	20200	20599		1.00
MD	20600	20999	Greater Washington DC Area (MD)	1.00
MD	21000	21999	Greater Baltimore Area (MD)	1.05
VA	22000	22399	All Other Locations (VA)	1.02
VA	22400	24699	All Other Locations (VA)	1.07
WV	24700	26999		1.14
NC	27000	27799		1.14
NC	27800	28999		1.05
SC	29000	29999		1.13
GA	30000	30399	Greater Atlanta Area	1.00
GA	30400	31999	All Other Locations (GA)	1.02
FL	32000	34999		1.05
AL	35000	36999		1.05
TN	37000	37299	Nashville	1.00
TN	37300	38599		1.00
MS	38600	39799		1.04
GA	39800	39999		1.02
KY	40000	40299		1.13
KY	40300	40699		1.15
KY	40700	40999	Eastern Kentucky	1.26
KY	41000	41099	Greater Cincinnati Area (KY)	1.13
KY	41100	41999	Eastern Kentucky	1.26
KY	42000	42999	All Other Locations (KY)	1.15
OH	43000	43399	All Other Locations (OH)	0.91
OH	43400	44999	All Other Locations (OH)	1.04
OH	45000	45999	Greater Cincinnati Area (OH)	0.91

APPENDIX H

Area Adjustments

State Abbrev	Zip Code Range		Sub-Area	LTD Factors
IN	46000	46299	All Other Locations (IN)	1.04
IN	46300	46499	All Other Locations (IN)	0.99
IN	46500	46699	All Other Locations (IN)	1.04
IN	46700	46899	Greater Fort Wayne Area	1.08
IN	46900	46999	All Other Locations (IN)	1.04
IN	47000	47099	Greater Cincinnati Area (IN)	0.95
IN	47100	47199	Greater Louisville Area (IN)	1.13
IN	47200	47999	All Other Locations (IN)	0.99
MI	48000	48399	Greater Detroit Area	1.02
MI	48400	49299	All Other Locations (MI)	1.09
MI	49300	49599	Greater Grand Rapids Area	1.02
MI	49600	49999	All Other Locations (MI)	1.09
IA	50000	50599		0.87
IA	50600	50799		0.88
IA	50800	52099		0.87
WI	53000	54999		0.90
MN	55000	56999		0.90
SD	57000	57999		0.99
ND	58000	58999		0.99
MT	59000	59999		1.04
IL	60000	61499		0.90
IL	61500	62999		0.76
MO	63000	63999		0.78
MO	64000	65999		0.87
KS	66000	67999		0.87
NE	68000	69999		0.87
LA	70000	71599		1.18
AR	71600	72999		1.04
OK	73000	73299		0.95
TX	73300	73399		0.95
OK	73400	74999		0.95
TX	75000	76999		0.95
TX	77000	78999		0.97
TX	79000	79999		0.95
CO	80000	80299	Greater Denver Area	1.01
CO	80300	81999	All Other Locations (CO)	1.01
WY	82000	83199		1.01
ID	83200	83999		1.01
UT	84000	84999		1.01
AZ	85000	86999		1.08
NM	87000	88499		1.06
TX	88500	88599		0.95
NM	88600	88899		1.06
NV	88900	89299		1.04
NV	89300	89999		1.07
CA	90000	91899	Greater Los Angeles Area	0.90
CA	91900	92199	Greater San Diego Area	0.87
CA	92200	93599	Riverside/San Bernardino/Ontario	1.00
CA	93600	93999	Riverside/San Bernardino/Ontario	1.07
CA	94000	95199	Greater Bay Area	0.86
CA	95200	96199	All Other Locations (CA)	1.07
CA	96200	96699	San Francisco	0.86
HI	96700	96999		1.00
OR	97000	97999		0.98
WA	98000	98299	Seattle	0.92
WA	98300	98599		0.92
WA	98600	98699	Greater Portland Area	0.92
WA	98700	99499		0.95
AK	99500	99999		0.98

APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
AGRICULTURE					
111	291	Agricultural - Crops and Livestock	1.18	0.86	2.03
711	724	Agricultural - Crop Services	1.18	1.18	1.78
741	742	Veterinary Services	1.18	1.18	1.79
751	752	Miscellaneous Animal Services	1.18	1.18	1.79
761	762	Farm Labor & Management Services	1.18	1.18	1.79
781	783	Landscape & Horticulture Services	1.18	1.18	1.79
811	851	Forestry	1.18	0.87	2.04
912	971	Fishing, Hunting & Trapping	1.05	0.77	1.81
MINING					
1011	1099	Metal Mining	1.72	1.12	2.77
1221	1241	Coal Mining	1.72	0.98	2.64
1311	1321	Crude Petroleum and Natural Gas	1.24	1.10	2.21
1381	1389	Oil and Gas Field Services	1.24	0.83	2.22
1411	1499	Mining of Nonmetallic Minerals, except Fuels	1.39	0.95	2.17
CONSTRUCTION					
1521	1522	General Contractors- Residential	1.18	0.98	2.17
1531	1531	Operative Builders	1.02	0.97	1.71
1541	1542	General Contractors- Non-Residential	1.13	0.86	2.04
1611	1611	Highway & Street Construction, except Elevated Highways	1.18	0.78	1.93
1622	1629	Heavy Construction, except Highway & Street Construction	1.18	0.74	1.89
1711	1711	Plumbing, Heating, and Air-Conditioning	1.16	0.90	1.90
1721	1721	Painting and Paper Hanging	1.28	0.92	2.41
1731	1731	Electrical Work	1.18	0.87	2.17
1741	1743	Masonry, Stonework, Tile Setting, and Plastering	1.24	0.85	2.23
1751	1752	Carpentry and Floor Work	1.25	0.94	2.29
1761	1761	Roofing, Siding, and Sheet Metal Work	1.24	0.93	2.32
1771	1771	Concrete Work	1.37	0.92	2.32
1781	1799	Miscellaneous Special Trade Contractors	1.30	0.81	2.21
MANUFACTURING					
2011	2015	Meat Products	1.18	0.56	1.67
2021	2026	Dairy Products	1.07	0.60	1.66
2032	2038	Canned, Frozen, & Preserved Fruits and Vegetables	1.02	0.52	1.49
2041	2048	Grain Mill Products	0.98	0.58	1.58
2051	2053	Bakery Products	1.02	0.57	1.53
2061	2063	Sugar Products	1.07	0.60	1.67
2064	2068	Confectionary Products	1.07	0.60	1.67
2074	2079	Fats and Oils	0.86	0.51	1.38
2082	2087	Beverages	0.98	0.63	1.59
2091	2099	Misc. Food Preparation & Kindred Products	1.02	0.54	1.55
2111	2141	Tobacco Products	1.02	0.63	1.70
2211	2241	Broadwoven Fabric Mills	1.13	0.63	1.55
2251	2259	Knitting Mills	1.18	0.65	1.61
2261	2269	Dyeing & Finishing Textiles, except Wool Fabrics & Knit Goods	1.18	0.65	1.63
2272	2273	Carpets and Rugs	1.18	0.66	1.65
2281	2284	Yarn and Thread Mills	1.18	0.65	1.63
2295	2299	Miscellaneous Textile Goods	1.22	0.77	1.75
2311	2389	Fabricated Textile Products - Clothing	1.13	0.76	1.58
2391	2399	Miscellaneous Fabricated Textile Products	1.13	0.66	1.62

APPENDIX I

2411	2421	Logging and Saw Mills	1.20	0.71	2.09
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APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
2426	2429	Other Mills	1.21	0.64	1.77
2431	2439	Millwork, Veneer, Plywood & Structural Wood Members	1.20	0.65	1.71
2441	2449	Wood Containers	1.20	0.64	1.72
2451	2452	Wood Buildings and Mobile Homes	1.21	0.64	1.79
2491	2499	Miscellaneous Wood Products	1.17	0.62	1.68
2511	2519	Household Furniture	1.07	0.56	1.44
2521	2531	Office Furniture	1.07	0.59	1.59
2541	2542	Partitions, Shelving, Lockers, and Office Fixtures	1.07	0.62	1.59
2591	2599	Miscellaneous Furniture and Fixtures	1.07	0.60	1.58
2611	2631	Pulp & Paper Mills	1.13	0.65	1.67
2652	2657	Paperboard Containers & Boxes	1.13	0.60	1.63
2671	2679	Converted Paper & Paperboard Products	1.13	0.69	1.76
2711	2711	Newspapers: Publishing & Printing	0.93	0.82	1.49
2721	2721	Periodicals: Publishing & Printing	0.86	0.82	1.16
2731	2731	Books: Publishing, or Publishing and Printing	0.93	0.78	1.49
2732	2732	Book Printing	0.98	0.82	1.57
2741	2741	Miscellaneous Publishing	0.93	0.84	1.31
2752	2761	Commercial Printing & Manifold Business Forms	0.90	0.72	1.49
2771	2771	Greeting Cards	0.93	0.74	1.42
2782	2789	Blankbooks, Bookbinding & Related Work	1.07	0.61	1.50
2791	2796	Service Industries for the Printing Trade	0.98	0.78	1.48
2812	2819	Industrial Inorganic Chemicals	0.98	0.74	1.84
2821	2824	Synthetic Chemicals and Allied Products	1.03	0.75	1.81
2833	2836	Drugs	0.93	0.79	1.71
2841	2844	Light Chemicals	0.93	0.64	1.62
2851	2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.93	0.74	1.67
2861	2869	Paints & Industrial Organic Chemicals	0.93	0.73	1.74
2873	2891	Agricultural & Adhesive Chemicals	0.98	0.72	1.81
2892	2892	Explosives	0.98	0.72	1.81
2893	2899	Inks	0.98	0.73	1.77
2911	2911	Petroleum Refining & Related Industries	0.98	0.74	1.87
2951	2999	Miscellaneous Petroleum Refing & Related Industries	1.13	0.72	1.87
3011	3011	Tires & Inner Tubes	1.13	0.50	1.46
3021	3069	Fabricated Rubber & Plastics	1.06	0.63	1.74
3081	3089	Miscellaneous Plastics Products	1.06	0.60	1.61
3111	3111	Leather Tanning and Finishing	1.06	0.68	1.74
3131	3149	Footwear	1.06	0.64	1.70
3151	3199	Leather Goods	1.06	0.68	1.74
3211	3211	Flat Glass	1.06	0.60	1.68
3221	3229	Glass and Glassware, Pressed or Blown	1.06	0.61	1.65
3231	3231	Glass Products, Made of Purchased Glass	1.06	0.60	1.68
3241	3241	Hydraulic Cement Products	1.13	0.67	1.83
3251	3269	Structural Clay, Pottery and Related Products	1.06	0.63	1.71
3271	3281	Concrete, Gypsum, and Plaster Products	1.07	0.60	1.66
3291	3299	Stone & Concrete Products	1.11	0.59	1.61
3312	3317	Steel Works, Blast Furnaces (Cove Ovens), & Rolling Mills	1.05	0.64	1.80
3321	3325	Iron and Steel Foundries	1.05	0.64	1.72
3331	3341	Smelting and Refining of Nonferrous Metals	1.03	0.65	1.77
3351	3357	Rolling, Drawing, and Extruding of Nonferrous Metals	1.09	0.63	1.77

APPENDIX I

3363	3369	Nonferrous Foundries (Casting)	1.13	0.70	1.92
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APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
3398	3399	Miscellaneous Primary Metal Products	1.03	0.65	1.77
3411	3412	Metal Cans and Shipping Containers	0.97	0.62	1.67
3421	3429	Cutlery, Handtools, and General Hardware	1.01	0.61	1.68
3431	3433	Heating Equipment, except Electric and Warm Air	1.00	0.59	1.61
3441	3449	Fabricated Structural Metal Products	0.90	0.58	1.56
3451	3452	Screw Machine Products	0.98	0.62	1.66
3462	3469	Metal Forgings and Stampings	0.98	0.56	1.57
3471	3479	Coating, Engraving, and Allied Services	0.98	0.59	1.66
3482	3489	Ordnance & Accessories, except Vehicles and Guided Missile	0.98	0.73	1.91
3491	3499	Miscellaneous Fabricated Metal Products	0.98	0.62	1.65
3511	3519	Engines and Turbines	0.98	0.67	1.69
3523	3524	Farm & Field Machinery	1.06	0.58	1.58
3531	3537	Construction, Mining, & Materials Handling Machinery	0.90	0.64	1.61
3541	3549	Metalworking Machinery and Equipment	0.90	0.63	1.55
3552	3559	Special Industry Machinery, except Metalworking Machinery	0.90	0.63	1.37
3561	3569	General Industrial Machinery and Equipment	0.98	0.68	1.70
3571	3579	Computer & Office Equipment	0.81	0.73	1.18
3581	3589	Refrigeration and Service Industry Machinery	1.02	0.60	1.61
3592	3599	Miscellaneous Industrial and Commercial Machinery	1.02	0.66	1.72
3612	3613	Electric Transmission and Distribution Equipment	0.91	0.62	1.35
3621	3629	Electrical Industrial Apparatus	0.90	0.60	1.35
3631	3639	Household Appliances	0.97	0.49	1.37
3641	3648	Electric Lighting and Wiring Equipment	0.94	0.55	1.38
3651	3652	Household Audio and Video Equipment	0.81	0.58	1.34
3661	3669	Telecommunication Equipment	0.81	0.72	1.22
3671	3679	Electronic Components & Accessories	0.73	0.60	1.04
3691	3692	Batteries	0.90	0.62	1.47
3694	3699	Miscellaneous Electrical Machinery & Supplies	0.92	0.63	1.50
3711	3716	Motor Vehicles & Motor Vehicle Equipment	0.98	0.64	1.79
3721	3728	Aircraft & Parts	0.97	0.75	1.66
3731	3732	Ship Building	1.04	0.69	1.84
3743	3751	Railroad Equipment, Motorcycles, Bicycles & Parts	1.04	0.66	1.79
3761	3769	Guided Missiles & Space Units	0.97	1.03	2.07
3792	3799	Transportation Equipment	1.08	0.68	1.85
3812	3812	Search, Det, Nav., Guidance, Aeronaut. & Naut. Sys. & Instr.	0.75	0.71	1.13
3821	3829	Lab Apparatus/Analytical/Optical/Measuring & Controlling Inst	0.75	0.62	1.18
3841	3845	Surgical, Med. & Dental Instruments & Supplies	0.80	0.58	1.29
3851	3851	Ophthalmic Goods	0.75	0.55	1.11
3861	3861	Photographic Equipment	0.75	0.62	1.24
3873	3873	Watches & Clocks	0.75	0.65	1.32
3911	3915	Jewelry, Silverware & Plated Ware	0.90	0.68	1.33
3931	3931	Musical Instruments	0.85	0.52	1.26
3942	3965	Jewelry, Musical Instruments, Toys & Art Materials	0.89	0.51	1.35
3991	3999	Misc. Manufacturing Industries	0.89	0.55	1.32

APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
TRANSPORTATION & COMMUNICATION					
4011	4013	Railroads	1.65	1.19	2.74
4111	4119	Local and Suburban Passenger Transportation	1.65	1.13	2.58
4121	4142	Intercity and Rural Bus Transportation & Taxis	1.61	1.05	2.43
4151	4151	School Buses	1.69	1.00	2.43
4173	4173	Terminal & Service for Motor Vehicle Passenger Transportation	1.61	1.05	2.43
4212	4215	Trucking & Courier Services (except Air)	1.83	0.97	2.73
4221	4226	Public Warehouse & Storage	1.55	0.97	2.38
4231	4231	Terminal & Joint Terminal Maint. Facilities for Freight Trans.	1.81	0.96	2.70
4311	4311	US Postal Service	1.13	0.69	1.60
4412	4499	Water Transportation	1.97	1.03	2.91
4512	4522	Air Transportation, Scheduled & Air Courier Services	1.81	1.04	2.64
4581	4581	Airports, Flying Fields & Airport Terminal Services	1.75	1.01	2.73
4612	4619	Pipe Lines	1.41	1.13	2.60
4724	4729	Arrangement of Passenger Transportation	1.13	1.10	1.25
4731	4731	Arrangement of Passenger Transportation	1.13	0.99	1.54
4741	4789	Miscellaneous Transportation Services	1.69	1.13	2.73
4812	4813	Telephone Communications	1.13	0.95	1.65
4822	4822	Telegraph & Other Message Communications	1.13	1.13	1.40
4832	4833	Radio & Television Broadcasting Stations	1.13	1.13	1.29
4841	4841	Cable & Other Pay Television Services	1.13	0.93	1.80
4899	4899	Communications Services, Not Elsewhere Classified	1.13	1.13	1.40
4911	4911	Electric Services	1.47	1.15	2.48
4922	4925	Gas Production & Distribution	1.49	1.15	2.30
4931	4941	Electric / Gas Services and Water Supply	1.44	1.15	2.43
4952	4959	Sanitary Services	1.62	1.01	2.64
4961	4971	Steam, A/C, Irrigation Systems	1.65	1.02	2.68
WHOLESALE TRADE					
5012	5015	Motor Vehicles, Parts & Supplies	0.96	0.74	1.53
5021	5023	Furniture & Home Furnishings	0.98	0.82	1.46
5031	5039	Lumber & Other Construction Materials	0.96	0.78	1.41
5043	5049	Professional & Commercial Equipment / Supplies	0.86	0.70	1.27
5051	5051	Metals, except Petroleum	0.98	0.83	1.46
5052	5052	Minerals, except Petroleum	0.98	0.82	1.45
5063	5065	Electrical Goods	0.90	0.73	1.32
5072	5078	Hardware, Plumbing, Machinery Equipment/Supplies	0.98	0.81	1.45
5082	5088	Machinery, Equipment & Supplies	0.98	0.82	1.50
5091	5099	Miscellaneous Durable Goods	1.02	0.83	1.49
5111	5139	Wholesale Trade- Non-Durable Goods	1.02	0.85	1.51
5141	5149	Groceries and Related Products	1.07	0.79	1.77
5153	5159	Farm-Product Raw Materials	1.02	0.85	1.51
5162	5169	Chemicals, Allied Products & Petroleum	1.18	0.98	1.74
5171	5172	Petroleum	1.13	0.85	1.84
5181	5182	Alcoholic Beverages	0.98	0.81	1.45
5191	5199	Miscellaneous Non-Durable Goods	0.98	0.82	1.46

APPENDIX I

Industry Adjustment Factors

1987 SIC Code Ranges		Descriptions	All Employees	Salaried Employees	Hourly Employees
RETAIL TRADE					
5211	5211	Lumber & Other Building Materials Dealers	1.13	0.92	1.61
5231	5231	Paint, Glass & Wallpaper Stores	1.13	0.93	1.61
5251	5251	Hardware Stores	1.13	0.99	1.52
5261	5261	Retail Nurseries, Lawn & Garden Supply Stores	1.13	0.85	1.80
5271	5271	Mobile Home Dealers	1.35	1.11	2.02
5311	5311	Department Stores	1.13	0.85	1.47
5331	5399	Variety & Misc. General Merchandise Stores	1.24	0.97	1.60
5411	5411	Grocery Stores	1.24	0.87	1.83
5421	5421	Meat & Seafood Markets (incl. Freezer Provisions)	1.24	0.92	2.06
5431	5451	Fruit, Veg. Candy, Nut & Dairy Stores	1.24	0.95	1.75
5461	5461	Retail Bakeries	1.24	0.87	1.97
5499	5499	Misc. Food Stores	1.24	0.95	1.75
5511	5521	Motor Vehicle Dealers- New and Used	1.35	1.02	2.13
5531	5531	Auto and Home Supply Stores	1.23	1.00	1.91
5541	5541	Gasoline Service Stations	1.23	0.90	1.81
5551	5599	Automotive Dealers, Not Elsewhere Classified	1.35	1.12	2.04
5611	5651	Family Clothing, Accessory & Specialty Stores	1.13	0.90	1.41
5661	5661	Shoe Stores	1.13	0.92	1.42
5699	5699	Misc. Apparel & Accessory Stores	1.13	1.08	1.46
5712	5719	Home Furniture & Furnishings Stores	1.23	0.97	1.79
5722	5736	Household Appliance, Consumer Electronics & Music Stores	1.23	1.23	1.62
5812	5812	Eating Places	1.69	1.06	2.70
5813	5813	Drinking Places (alcoholic Beverages)	1.57	0.99	2.51
5912	5912	Retail Trade	1.24	1.00	1.57
5921	5921	Liquor Stores	1.24	1.24	1.69
5932	5932	Used Merchandise Stores	1.24	0.98	1.71
5941	5949	Retail Trade	1.24	1.00	1.58
5961	5963	Miscellaneous Retail	1.13	0.92	1.64
5983	5989	Miscellaneous Retail	1.21	0.82	1.75
5992	5999	Retail Stores, Not Elsewhere Classified	1.18	0.94	1.64
FINANCING, INSURANCE AND REAL ESTATE					
6011	6019	Central Reserve Depository Institutions	0.72	0.67	0.88
6021	6029	Commercial Banks	0.63	0.60	0.74
6035	6036	Savings Institutions	0.67	0.64	0.80
6061	6062	Credit Unions	0.67	0.63	0.79
6081	6099	Foreign Banks & Trust Facilities	0.67	0.62	0.81
6111	6111	Federal & Federally-Sponsored Credit Agencies	0.70	0.67	0.83
6141	6141	Personal Credit Institutions	0.70	0.67	0.83
6153	6159	Business Credit Institutions	0.70	0.66	0.83
6162	6163	Mortgage Bankers & Brokers	0.72	0.69	0.85
6211	6221	Security & Commodity Dealers	0.76	0.72	0.83
6231	6289	Security & Commodity Exchanges	0.76	0.74	0.89
6311	6311	Life Insurance	0.76	0.76	0.86
6321	6324	Accident & Health Insurance & Medical Service Plans	0.80	0.75	0.92
6331	6331	Fire, Marine & Casualty Insurance	0.76	0.73	0.89
6351	6399	Surety Insurance & Insurance Carriers not elsewhere classified	0.78	0.74	0.92
6411	6411	Insurance Agents & Brokers	0.68	0.66	0.77
6512	6519	Real Estate Operators and Lessors	0.81	0.62	1.51
6531	6531	Real Estate Agents	0.77	0.69	1.25
6541	6541	Title Abstract Offices	0.77	0.66	1.30
6552	6553	Land Subdividers and Developers	0.81	0.69	1.37
6712	6799	Holding and Other Investment Offices	0.67	0.67	0.87

APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
SERVICES					
7011	7041	Lodging Places	0.98	0.67	1.72
7211	7219	Laundry Services	1.13	1.01	1.66
7221	7221	Personal Services	0.98	0.89	1.13
7231	7231	Beauty Shops	1.13	0.74	2.15
7241	7251	Personal Services	1.13	0.77	1.26
7261	7261	Funeral Service & Crematories	0.98	0.79	1.65
7291	7299	Misc. Personal Services	0.98	0.92	1.51
7311	7311	Advertising Agencies	0.72	0.70	0.87
7312	7312	Other Advertising	0.80	0.51	0.80
7313	7313	Other Advertising	0.72	0.70	0.87
7319	7319	Other Advertising	0.80	0.51	0.80
7322	7323	Credit / Collection Agencies	0.87	0.87	0.99
7331	7338	Mailing, Commercial Art & Stenographic Services	0.87	0.75	1.22
7342	7349	Services to Dwellings	1.13	0.75	2.16
7352	7359	Miscellaneous Equipment Rental & Leasing	0.87	0.87	1.27
7361	7363	Employment Agencies	1.00	1.00	1.00
7371	7371	Computer Programming Services	0.62	0.62	0.70
7372	7372	Computer Programming & Software	0.62	0.62	0.70
7373	7373	Computer Integrated System Design	0.62	0.62	0.70
7374	7379	Computer Programming Services	0.68	0.68	0.77
7381	7381	Detective & Armored Cars	1.13	0.70	1.63
7382	7382	Security Systems	0.98	0.93	2.17
7383	7383	News Syndicate	0.72	0.66	1.55
7384	7384	Photofinishing Labs	0.87	0.72	1.70
7389	7389	Miscellaneous Business Services	0.97	0.97	0.97
7513	7519	Automotive Rental & Leasing without Drivers	1.06	0.74	1.62
7521	7521	Automobile Parking	1.02	0.78	1.34
7532	7539	Automotive Repair Shops	1.07	0.71	1.91
7542	7549	Automotive Services (except Repair)	1.17	0.67	1.91
7622	7629	Electrical Repair	1.00	0.80	1.31
7631	7631	Watch, Clock & Jewelry Repair	1.13	0.93	1.52
7641	7641	Miscellaneous Repair Services	1.13	0.70	1.15
7692	7699	Furniture Repair	1.13	0.76	1.59
7812	7829	Motion Pictures Production & Distribution	0.77	0.69	1.09
7832	7833	Motion Picture Theaters	1.00	0.71	1.41
7841	7841	Video Rentals	0.87	0.81	1.05
7911	7911	Dance Studios, Schools & Halls	1.00	0.76	1.75
7922	7929	Theatrical Producers (except Motion Picture), Bands, Orchestras	0.87	0.80	1.52
7933	7933	Bowling Centers	0.93	0.74	1.61
7941	7948	Commercial Sports	0.93	0.75	1.53
7991	7999	Misc. Amusement & Recreation Services	0.92	0.70	1.60
8011	8011	Doctors' Offices	1.39	1.39	1.39
8021	8021	Dental Offices	1.39	1.25	1.39
8031	8049	Doctors' Offices	1.39	1.39	1.39
8051	8059	Nursing and Personal Care Facilities	1.22	0.85	2.18
8062	8069	Hospitals	1.05	1.00	1.37

APPENDIX I

Industry Adjustment Factors

1987 SIC Code		Descriptions	All Employees	Salaried Employees	Hourly Employees
Ranges					
8071	8072	Medical & Dental Laboratories	0.87	0.84	1.05
8082	8082	Home Health Care Services	1.00	0.69	1.84
8092	8099	Misc. Health Care Services, Not Elsewhere Classified	1.05	0.82	1.32
8111	8111	Legal Services	1.15	1.10	1.39
8211	8211	Elementary & Secondary Schools	0.57	0.57	1.03
8221	8221	Colleges, Universities & Professional Schools	0.57	0.57	1.05
8222	8222	Junior Colleges	0.60	0.60	1.11
8231	8231	Libraries	0.60	0.60	1.11
8243	8249	Vocational Schools	0.60	0.60	1.11
8299	8299	Schools and Educational Services, Not Elsewhere Classified	0.73	0.73	1.35
8322	8322	Social Services	1.15	1.14	2.27
8331	8331	Job Training and Voc Rehab	1.10	0.91	2.11
8351	8351	Child Day Care Services	1.08	1.08	2.34
8361	8361	Residential Care	1.21	0.91	2.48
8399	8399	Social Services, not elsewhere classified	1.12	1.11	2.21
8412	8422	Museums, Galleries and Zoos	0.87	0.72	1.72
8611	8621	Business & Professional Associations	0.79	0.76	0.97
8631	8631	Labor Unions & Similar Labor Organizations	0.71	0.71	1.00
8641	8641	Civic, Social & Fraternal Associations	0.82	0.67	1.53
8651	8651	Political Organizations	0.79	0.79	1.22
8661	8661	Religious Organizations	0.82	0.77	1.79
8699	8699	Miscellaneous Membership Associations	0.83	0.83	1.29
8711	8712	Engineering and Architects	0.72	0.72	0.76
8713	8713	Surveyors	0.81	0.70	0.81
8721	8721	Accounting	0.72	0.68	0.85
8731	8731	Commercial Physical Research	0.63	0.63	0.76
8732	8732	Commercial Nonphysical Research	0.63	0.62	0.75
8733	8733	Noncommercial Research Org.	0.70	0.69	0.83
8734	8734	Testing Laboratories	0.75	0.75	0.90
8741	8743	Management & Public Relations Services	0.75	0.75	1.17
8744	8744	Facilities Support Management Services	0.85	0.61	0.92
8748	8748	Misc. Business Consulting Services	0.75	0.75	1.17
8811	8811	Private Households	0.87	0.52	1.49
8999	8999	Miscellaneous Services, Not Elsewhere Classified	0.87	0.87	1.05
PUBLIC ADMINISTRATION					
9111	9199	Executive, Legislative & General Gov't, except Finance	1.00	1.00	1.00
9211	9229	Justice, Public Order & Safety	1.00	1.00	1.00
9311	9661	Other Government Entities	1.00	1.00	1.00
9711	9721	National Security & International Affairs	1.00	1.00	1.00
9999	9999	Nonclassifiable	1.00	1.00	1.00

Appendix J

Richness of Benefit Factors

Direct Integration			
Initial Benefit Percent	Primary & Family Social Security Factor	Primary Only Social Security Factor	No Social Security Factor
40%	0.880	0.900	0.920
45%	0.900	0.920	0.940
50%	0.917	0.937	0.957
55%	0.970	0.990	1.010
60%	1.000	1.020	1.040
65%	1.020	1.040	1.060
67%	1.030	1.050	1.070
70%	1.100	1.120	1.140
75%	1.200	1.220	1.240
80%	1.250	1.270	1.290

Alternate Integration	
Initial Benefit Percent	Primary & Family Social Security Factor
50%	0.937
60%	0.990
67%	1.050
70%	1.120

Alternate with Backdoor Integration		
Initial Benefit Percent	Backdoor Benefit Percent	Primary & Family Social Security Factor
50%	60%	0.958
50%	67%	0.973
50%	70%	1.008
50%	75%	1.058
60%	67%	1.015
60%	70%	1.050
60%	75%	1.100
65%	70%	1.060
67%	70%	1.065
67%	75%	1.115

Appendix K

Alternate Plan Design Adjustments

Initial Benefit Percentage	Continuing Benefit Percentage	Length of Initial Benefit Period	Alternate Plan Factor
50%	20%	24months + EP	0.87
50%	30%	24months + EP	0.92
50%	40%	24months + EP	0.97
50%	20%	36months + EP	0.90
50%	30%	36months + EP	0.94
50%	40%	36months + EP	0.98
60%	20%	24months + EP	0.86
60%	30%	24months + EP	0.91
60%	40%	24months + EP	0.95
60%	20%	36months + EP	0.89
60%	30%	36months + EP	0.93
60%	40%	36months + EP	0.96
66-2/3%	20%	24months + EP	0.85
66-2/3%	30%	24months + EP	0.90
66-2/3%	40%	24months + EP	0.93
66-2/3%	20%	36months + EP	0.88
66-2/3%	30%	36months + EP	0.92
66-2/3%	40%	36months + EP	0.95

Appendix L

Participation Factors

Participation Percent	Known Participation Factor	Estimated Participation Factor	Step Rate Factor
100%	1.00	1.00	0.99
95%	1.02	1.03	1.01
90%	1.04	1.05	1.03
85%	1.06	1.10	1.04
80%	1.08	1.12	1.06
75%	1.11	1.16	1.08
70%	1.14	1.22	1.10
65%	1.17	1.25	1.14
60%	1.21	1.31	1.16
55%	1.24	1.34	1.19
50%	1.27	1.37	1.21
45%	1.30	1.42	1.25
40%	1.40	1.51	1.34
35%	1.50	1.62	1.44
30%	1.60	1.73	1.53
25%	1.70	1.84	1.62
20%	1.80	1.94	1.72
15%	1.80	1.94	1.73

Appendix M

Enrollment Factors

Enrollment Type	Contribution Type	Participation Percent	Pre-Ex Type	Factor
Simplified Medical Underwriting	All	0-100%	All	0.90
Open Enrollment	Contributory	0-29%	3/3/12	1.05
Open Enrollment	Contributory	0-29%	3/6/12	1.05
Open Enrollment	Contributory	0-29%	3/12	1.05
Open Enrollment	Contributory	0-29%	6/6/12	1.04
Open Enrollment	Contributory	0-29%	6/12	1.04
Open Enrollment	Contributory	0-29%	6/12/24	1.02
Open Enrollment	Contributory	0-29%	12/6/24	1.02
Open Enrollment	Contributory	0-29%	12/12/24	1.02
Open Enrollment	Contributory	0-29%	6/24	1.02
Open Enrollment	Contributory	0-29%	12/24	1.02
Open Enrollment	Contributory	0-29%	None	1.01
Open Enrollment	Contributory	30-59%	3/3/12	1.02
Open Enrollment	Contributory	30-59%	3/6/12	1.02
Open Enrollment	Contributory	30-59%	3/12	1.02
Open Enrollment	Contributory	30-59%	6/6/12	1.01
Open Enrollment	Contributory	30-59%	6/12	1.01
Open Enrollment	Contributory	30-59%	6/12/24	1.01
Open Enrollment	Contributory	30-59%	12/6/24	1.01
Open Enrollment	Contributory	30-59%	12/12/24	1.01
Open Enrollment	Contributory	30-59%	6/24	1.01
Open Enrollment	Contributory	30-59%	12/24	1.01
Open Enrollment	Contributory	30-59%	None	1.03
Open Enrollment	Contributory	60-100%	3/3/12	1.00
Open Enrollment	Contributory	60-100%	3/6/12	1.00
Open Enrollment	Contributory	60-100%	3/12	1.00
Open Enrollment	Contributory	60-100%	6/6/12	1.00
Open Enrollment	Contributory	60-100%	6/12	1.00
Open Enrollment	Contributory	60-100%	6/12/24	1.00
Open Enrollment	Contributory	60-100%	12/6/24	1.00
Open Enrollment	Contributory	60-100%	12/12/24	1.00
Open Enrollment	Contributory	60-100%	6/24	1.00
Open Enrollment	Contributory	60-100%	12/24	1.00
Open Enrollment	Contributory	60-100%	None	1.01

Appendix N

Expense Adjustment Factors

Total Cost	Non-Voluntary Adjustment	Voluntary Adjustment
0 - 699	1.333	1.333
700 - 799	1.333	1.333
800 - 999	1.333	1.333
1,000 - 1,299	1.333	1.333
1,300 - 1,499	1.333	1.333
1,500 - 1,899	1.333	1.333
1,900 - 2,299	1.333	1.333
2,300 - 2,599	1.300	1.333
2,600 - 2,899	1.260	1.299
2,900 - 3,199	1.235	1.273
3,200 - 3,499	1.217	1.255
3,500 - 3,999	1.204	1.240
4,000 - 4,299	1.193	1.228
4,300 - 4,699	1.174	1.209
4,700 - 5,099	1.160	1.193
5,100 - 5,799	1.141	1.174
5,800 - 6,599	1.118	1.150
6,600 - 7,799	1.100	1.131
7,800 - 9,899	1.087	1.117
9,900 - 12,499	1.065	1.093
12,500 - 16,399	1.050	1.078
16,400 - 22,899	1.035	1.062
22,900 - 33,599	1.017	1.043
33,600 - 50,799	0.992	1.017
50,800 - 85,799	0.984	1.009
85,800 - 172,899	0.971	0.995
172,900 - 260,999	0.964	0.988
261,000 - 437,699	0.958	0.981
437,700 - 701,999	0.952	0.975
702,000 +	0.950	0.973

SERFF Tracking #:

HARL-129376815

State Tracking #:

Company Tracking #:

GBD_GCF_DC_RATE_2014_GBD-1200
SERIES_HLA

State: District of Columbia

Filing Company:

Hartford Life and Accident Insurance Company

TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term

Product Name: GCF_DC_Rate_2014_GBD-1200 Series_HLA

Project Name/Number: /4281

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see the attached cover letter. The above-mentioned required items A. through G. are included in this letter.
Attachment(s):	DC_Cover Letter_LTD Rate 2014_GBD-1200 Series_HLA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable - this is not a third party filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC_Actuarial Memorandum_Rate 2014_GBD-1200 Series_HLA.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please see page 3 of the attached Actuarial Memorandum for the actuarial certification.
Attachment(s):	DC_Actuarial Memorandum_Rate 2014_GBD-1200 Series_HLA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable - this is not a Property & Casualty filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable - this is not a Property & Casualty filing.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #: HARL-129376815 State Tracking #: Company Tracking #: GBD_GCF_DC_RATE_2014_GBD-1200
SERIES_HLA

State: District of Columbia Filing Company: Hartford Life and Accident Insurance Company
TOI/Sub-TOI: H11G Group Health - Disability Income/H11G.003 Long Term
Product Name: GCF_DC_Rate_2014_GBD-1200 Series_HLA
Project Name/Number: /4281

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not applicable to this Long Term Disability Income rate filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not applicable to this Long Term Disability Income rate filing.
Attachment(s):	
Item Status:	
Status Date:	



April 4, 2014

Government of the District of Columbia
Dept. of Insurance, Securities, and Banking
810 First Street, N.E. Suite 701
Washington, DC 20002

Hartford Life and Accident Insurance Company NAIC #: 70815 FEIN #: 06-0838648

Filing Number: Project Number 4282
SERFF Filing Number: HARL-129376815

RE: Revisions to Group Long Term Manual Rates

Dear Sir or Madam:

The purpose of this filing is to document changes in the rating factors used in our Group Disability manual rating formula and to certify that the rate filing is in compliance with the laws and regulations of your state. We expect the overall Premium Impact of Filing on DC policyholders to be an average decrease of 13.2%. The Group Long Term Disability Insurance rates are applicable to employer groups.

We are submitting the actuarial memorandum and rate manual pages for your review and approval on a general use basis. These rates are to be used with our Group Disability Certificate Form GBD-1200 (10/08) (DC) previously approved with your state on March 2, 2011.

We intend to replace the existing Group Disability Rate Manual, form GR-10291, currently on file with your department which was approved April 18, 2012 and propose the effective date of the above mentioned changes to be effective May 11, 2014. Due to the overall changes to the rating factors, we therefore request confidentiality of the Actuarial Memorandum and the Rate Manual.

If you have any questions regarding the actuarial portion of this filing, you may contact Mark Coslett in our Actuarial Department, directly at (860) 843-6242.

If you have any other questions or comments, please do not hesitate to call me collect, at (860) 843-8311. If it would be more convenient to fax or email your comments, my fax number is (860) 392-3848 and my email address is renee.torrigo@thehartford.com.

Thank you for your consideration.

Sincerely,

Renee J. Torrito
Compliance Specialist
Group Benefits Product Delivery

**Actuarial Memorandum
Hartford Life and Accident Insurance Company
Rate Filing – Group Long Term Disability
Washington DC**

Scope and Purpose of Filing

The purpose of this filing is to document revisions to rates and rating factors used in our Group Long Term Disability (LTD) manual rating formula to verify that the rate filing complies with the laws and regulations of the state. This rate filing is not intended to be used for other purposes.

Due to a review of LTD rates, changes will be made to the rates associated with the Hartford's LTD product offering. These changes were based on a review of past claim experience, macro-economic data, market data in cohorts where the Hartford has less credible samples, and expected future experience. The net impact of these changes does not change the expected overall rate level for the LTD book of business, but rather re-stratifies the pricing of rate classes within the book. Major changes are described in the following sections.

General

Standard disability benefits consist of 60% of covered salary less all offsets (Primary & Family Social Security, etc.), with an elimination period of 180 days. The standard definition of disability is an "own occupation" definition during the first 24 months of disability and an "any occupation" definition thereafter.

Proposed Changes

A detailed review was conducted on pricing factors using experience and market data, and major changes are discussed below. In aggregate, the changes result in an aggregate, nationwide 0% change to the overall manual rate level. Major rating changes include:

Base Rates – Base rates have been modified to reflect expected claim cost differentials due to age, gender, monthly salary, elimination period, and interest rates. In addition, a step-rate adjustment factor is now applied when age specific rates are requested. This adjustment more accurately captures demographic shifts over a rate guarantee period. These adjustments range from 0.84 to 1.19.

Area Adjustments – Area adjustments have been updated and are detailed in Appendix H. This review has resulted in smaller loads and discounts by area.

Industry Adjustments – Industry adjustments were modified and are detailed in Appendix I. This review has resulted in smaller loads and discounts by industry.

Elimination Period – Elimination Period (EP) factors have been updated. In general, the difference in EP Factors between a 3 month and a 6 month EP plan have been reduced from 0.40 to 0.14 to reflect expected future claim costs.

Collar Color Factors – Detailed collar color factors have been modified. In this review, the "Professional" and "Administrative" classes are now assigned the same pricing factors. In addition, the "Light Blue", "Blue" and "Heavy Blue" classes are assigned the same pricing factors. Experience reviews and market practices no longer warrant these distinctions.

Richness of Benefits – Richness of Benefits factors have been modified based on a review of experience and market data. Most factor changes are less than 0.09, and the difference between the smallest and largest factors are within 0.08.

Average Salary Factor – The Average Salary Factor, which is applied at the plan level, has been removed from this rate manual. Base rates are varied by salary.

Definition of Disability – The Definition of Disability factors have been updated. In general, the difference between the largest and smallest factors has increased from 0.23 to 0.30.

Enrollment Adjustment – Open enrollment loads have been modified, and now reflect risk mitigation due to the existence of pre-existing conditions/limitations. In general, open enrollment loads have decreased, with the difference between the largest and smallest factors changing from 0.54 to 0.15.

Maximum Benefit – A Maximum Benefit factor has been introduced in this rate manual. This factor reflects the increased claim costs experienced as a maximum benefit increases. The difference between the largest and smallest Maximum Benefit factors is about 13%.

Male Percent Adjustment – A factor has been introduced in this rate manual to capture the increased claim costs experienced with specific industry groups where more than 80% of the population is male. These factors range from 1.00 to 1.57 and were derived based on a review of experience and market data.

Union Group Factor – A review of experience warranted the addition of a Union Group factor to our manual. This factor reflects a 25% increased claim level expected on Union Groups.

STD Adjustment Factor – A review of experience and market data warranted the addition of a factor to reflect the decreased claim costs expected when an LTD plan is not written with a Short Term Disability (STD) plan. This factor is 0.74 when an LTD plan is not written with an STD plan and 0.87 when an LTD plan is written with an administrative only STD plan. For the purposes of this rating factor, state mandated disability plans did not warrant a pricing adjustment and were therefore not considered STD plans.

Contributory Adjustment – Additional pricing breakpoints were added to reflect expected claim cost differences as the employee contribution increased. Overall, the difference between the highest and lowest Contributory factors have decreased from 0.42 to 0.26 for a 60% benefit plan.

Case Size Factor – Case size factors reflect the claim cost differences due to the number of employees in the group. Small changes to the Case Size Factors have been made, however the factors now reflect a base at 110 lives.

Participation Adjustment – The Participation adjustments have been updated and reflect a smaller pricing differential between the largest and smallest factors. The differential between the largest and smallest factors has changed from 1.56 to 0.80.

Section 2 - Benefit Description

The most common LTD benefit pays 60% of covered salary less all offsets (Primary & Family Social Security, Worker's Compensation, etc.) for a duration according to ADEA Schedule I (defined below), where the elimination period is 90 days. The standard definition of disability is an own occupation definition during the first two years of disability and any occupation definition thereafter.

<i>ADEA Schedule I</i>	
Age When Disability Begins	Maximum Benefit Duration
Prior to 62	To Age 65
62	3.50 years
63	3.00 years
64	2.50 years
65	2.00 years
66	1.75 years
67	1.50 years
68	1.25 years
69 or older	1.00 year

Other benefit options include:

- Benefit Percentage: 50%, 66 ⅔%, 70%
- Benefit Durations: ADEA II, ADEA III, 2 Year Duration, 5 Year Duration
- Elimination Period: 30, 60, 120, 150, 360 days
- Integration Method: Direct Integration (with Primary Social Security benefits only), Alternate Integration (such as 60% / 70%), and Alternate with Backdoor.
- Definition of Disability: (1) An own occupation definition during the first 1, 3, 4, or 5 years of disability and any occupation definition thereafter (2) An own occupation definition for the full duration of the claim.

For a complete description of benefits provided under this policy form, please refer to the contract.

Expenses

Expenses as a percent of premium on average are:

Commissions	14.3%
Administration Fees	15.0%
Taxes, Licenses & Fees	2.3%

The average expenses above are subject to variation due to changing mix of business. Expense adjustment factors are outlined in Appendix N.

Statement of Reliance

In preparing this actuarial memorandum, I relied on the sources of regulatory analysis provided by the compliance staff of Hartford Life and Accident Insurance Company.

Actuarial Certification

I certify that, to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the State, and complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities," as adopted by the Actuarial Standards Board, December 2005. The benefits provided are reasonable in relation to the proposed premiums and the premium schedule is not excessive, inadequate, nor unfairly discriminatory.



Mark A. Coslett, FSA, MAAA
Assistant Vice President & Actuary
Hartford Life and Accident Insurance Company

3/31/2014
Date

**Actuarial Memorandum
Hartford Life and Accident Insurance Company
Rate Filing – Group Long Term Disability
Washington DC**

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Actuarial Certification

I certify that, to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the State, and complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Health Plan Entities," as adopted by the Actuarial Standards Board, December 2005. The benefits provided are reasonable in relation to the proposed premiums and the premium schedule is not excessive, inadequate, nor unfairly discriminatory.



Mark A. Coslett, FSA, MAAA
Assistant Vice President & Actuary
Hartford Life and Accident Insurance Company

3/31/2014
Date