

Age Band	Injury / Sickness Elimination Period in Days			
	7 / 7	14 / 14	30 / 30	60 / 60
15-29	2.68	1.63	1.26	1.01
30-34	3.36	2.06	1.62	1.22
35-39	3.95	2.49	2.07	1.56
40-44	4.52	2.91	2.52	1.96
45-49	4.83	3.13	2.78	2.27
50-54	5.2	3.32	3.02	2.63
55-59	5.82	3.75	3.53	3.29
60+	7.5	4.83	4.69	4.46

- Benefit Amounts are between \$200 and \$7,500 not to exceed 66.67% of your monthly earnings. Rates are per \$100 of Monthly Earnings.
- Elimination Periods are 7/7 days, 14/14 days, 30/30 days and 60/60 days

How to Calculate your Monthly Premium:

Example: Employee is 34 yrs old and elects a \$2,000/month benefit amount with a 30/30 Elimination Period

$$\$2,000 \text{ (monthly benefit amount)} / 100 \times \$1.62 \text{ (Age-Band Rate)} = \textbf{\$32.40/month}$$