

2012 Aetna Income Protection Program Options

Choose from the 14-Day, 28-Day, or 42-Day "Waiting Period" options for Income Protection (Short Term). Select the option that best meets your needs.

			Bi-weekly Payroll Deduction for each Income Protection Option (Benefits Begin After)		
Annual Salary	Gross Weekly Salary	Weekly Income Protection Benefit at 60% of Gross Weekly Salary	(14 days) Option 1	(28 days) Option 2	(42 days) Option 3
\$10,000	\$192.31	\$115.38	\$1.66	\$0.77	\$0.40
\$15,000	\$288.46	\$173.08	\$2.49	\$1.15	\$0.61
\$20,000	\$384.62	\$230.77	\$3.32	\$1.53	\$0.81
\$25,000	\$480.77	\$288.46	\$4.15	\$1.92	\$1.01
\$30,000	\$576.92	\$346.15	\$4.98	\$2.30	\$1.21
\$35,000	\$673.08	\$403.85	\$5.82	\$2.69	\$1.41
\$40,000	\$769.23	\$461.54	\$6.65	\$3.07	\$1.62
\$45,000	\$865.38	\$519.23	\$7.48	\$3.45	\$1.82
\$50,000	\$961.54	\$576.92	\$8.31	\$3.84	\$2.02
\$55,000	\$1,057.69	\$634.62	\$9.14	\$4.22	\$2.22
\$60,000	\$1,153.85	\$692.31	\$9.97	\$4.60	\$2.42
\$65,000	\$1,250.00	\$750.00	\$10.80	\$4.99	\$2.63
\$70,000	\$1,346.15	\$807.69	\$11.63	\$5.37	\$2.83
\$75,000	\$1,442.31	\$865.38	\$12.46	\$5.75	\$3.03
\$80,000	\$1,538.46	\$923.08	\$13.29	\$6.14	\$3.23
\$85,000	\$1,634.62	\$980.77	\$14.12	\$6.52	\$3.43
\$90,000	\$1,730.77	\$1,038.46	\$14.95	\$6.91	\$3.63
\$95,000	\$1,826.92	\$1,096.15	\$15.78	\$7.29	\$3.84
\$100,000	\$1,923.08	\$1,153.85	\$16.62	\$7.67	\$4.04
Bi-weekly cost (24 pay deductions) per \$10 of Weekly Benefit:			\$0.1440	\$0.0665	\$0.0350

Below is an illustration of the cost for you to purchase additional Income Protection (long-term) for your earnings over \$50,000.

Example of Rate Calculation:

Annual Salary = \$55,000

Base Coverage = \$50,000

Amount to be Purchased = \$5,000

\$5,000 divided by \$100 = \$50.00 x \$.50 = \$25.00 per year

\$25.00 divided by 24 pay periods = \$1.04 per pay period for bi-weekly employees