

**VOLUNTARY SHORT/LONG TERM DISABILITY PLAN DESIGNS & RATES  
FOR THE SOUTH CAROLINA SOCIETY OF PROFESSIONAL LAND SURVEYORS**

**Option 1**

STD: 8-8-13, Flat \$300 \$12.09 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 7 days. The benefit is \$300 per week, not to exceed 70% of salary, for a maximum of 13 weeks.

LTD: 90 Day EP, 50% Benefit to a Maximum of \$1,500 \$2.86 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 90 days, when the STD benefit has been exhausted. The benefit is 50% of salary to a maximum of \$1,500 per month. The maximum duration is to Social Security Normal Retirement Age.

*Option 1 Total for STD and LTD* *\$14.95 per month*

**Option 2**

STD: 8-8-13, 60% Benefit to a Maximum of \$500 \$15.18 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 7 days. The benefit is 60% of salary, to a maximum of \$500 per week, for a maximum duration of 13 weeks.

LTD: 90 Day EP, 60% Benefit to a Maximum of \$2,500 \$6.58 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 90 days, when the STD benefit has been exhausted. The benefit is 60% of salary to a maximum of \$2,500 per month. The maximum duration is to Social Security Normal Retirement Age.

*Option 2 Total for STD and LTD* *\$21.76 per month*

**Option 3**

STD: 8-8-13 weeks, 60% Benefit to a Maximum of \$600 \$16.48 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 7 days. The benefit is 60% of salary, to a maximum of \$600 per week, for a maximum duration of 13 weeks.

LTD: 90 Day EP, 60% Benefit to a Maximum of \$2,500 \$6.58 per month

This plan pays a benefit after an insured has been disabled due to an accident or illness for 90 days, when the STD benefit has been exhausted. The benefit is 60% of salary to a maximum of \$2,500 per month. The maximum duration is to Social Security Normal Retirement Age.

*Option 3 Total for STD and LTD* *\$23.06 per month*