

Short Term Disability Benefit / Cost Analysis - 2018

Benefits	Lincoln	Mutual of Omaha	Lincoln	Mutual of Omaha
Elimination Period (qualifying time)	15 days	15 days	21 days	21 days
Max Duration of Benefit	24 weeks	24 weeks	23 weeks	23 weeks
Income Replacement**	60% to \$1000/wk	60% to \$1000/wk	60% to \$1000/wk	60% to \$1000/wk
STD Rate per \$10 Rate Guarantee	\$0.35 1 yr	\$0.41 1 yr	\$0.25 1 yr	\$0.34 1 yr
Total Annual Premium	\$71,440	\$83,684	\$51,029	\$69,400
% change from Current	+43.44%	+ 68.03%	+ 2.46%	+ 39.35%
Annual Cost Increase	+\$21,636	+\$33,880	+\$1,225	+\$19,596

** In no circumstance will the employee receive more than their regular salary.

Current Annual Rate: \$49,804