

## MainePERS Long-Term Disability Insurance

### Average Annual Employer-Paid Premium per Participant

The estimated premiums shown below for Options 2 and 3 are employer-paid premiums only, and exclude premiums paid by employees

#### Option 1

Maximum Benefit Amount: \$8,000

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$254	\$163	\$88	\$251	\$149	\$121
2	\$254	\$261	\$160	\$152	\$154	\$183
3	\$76	\$103	\$57	\$69	\$89	\$74

#### Option 2

Maximum Benefit Amount: \$8,000, Assumed Participation = 60%, Assumed Employer Contribution = 50%

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$170	\$109	\$59	\$168	\$100	\$81
2	\$192	\$195	\$120	\$114	\$115	\$137
3	\$51	\$71	\$36	\$47	\$64	\$50

#### Option 3

Core Maximum Benefit Amount: \$1,000

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$61	\$35	\$25	\$61	\$35	\$30
2	\$76	\$79	\$61	\$43	\$62	\$65
3	\$29	\$40	\$17	\$24	\$46	\$28

**Option 3****Core Maximum Benefit Amount: \$1,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$61	\$35	\$25	\$61	\$35	\$30
2	\$76	\$79	\$61	\$43	\$62	\$65
3	\$29	\$40	\$17	\$24	\$46	\$28

**Core Maximum Benefit Amount: \$2,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$117	\$67	\$44	\$118	\$64	\$55
2	\$146	\$150	\$109	\$83	\$113	\$119
3	\$57	\$76	\$30	\$46	\$83	\$51

**Core Maximum Benefit Amount: \$3,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$162	\$88	\$57	\$165	\$81	\$71
2	\$202	\$198	\$139	\$116	\$144	\$154
3	\$79	\$100	\$38	\$64	\$106	\$66

**Core Maximum Benefit Amount: \$4,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$186	\$96	\$62	\$188	\$88	\$78
2	\$232	\$217	\$152	\$132	\$156	\$168
3	\$90	\$110	\$42	\$73	\$115	\$73

**Core Maximum Benefit Amount: \$5,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$193	\$99	\$63	\$193	\$90	\$80
2	\$241	\$223	\$155	\$136	\$159	\$172
3	\$94	\$113	\$42	\$75	\$118	\$74

**Core Maximum Benefit Amount: \$6,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$195	\$99	\$63	\$193	\$91	\$81
2	\$244	\$224	\$156	\$136	\$161	\$173
3	\$95	\$114	\$43	\$75	\$119	\$75

**Core Maximum Benefit Amount: \$7,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$196	\$100	\$63	\$193	\$91	\$81
2	\$245	\$225	\$156	\$136	\$161	\$174
3	\$95	\$114	\$43	\$75	\$119	\$75

**Core Maximum Benefit Amount: \$8,000**

Company	State Public Safety	State All Others	Education	PLD Public Safety	PLD All Others	Total
1	\$196	\$100	\$63	\$193	\$91	\$81
2	\$245	\$225	\$156	\$136	\$161	\$174
3	\$95	\$114	\$43	\$75	\$119	\$75

## MainePERS Long-Term Disability Insurance

Average salary per eligible MainePERS member based on RFP census data

<b>Employment Category</b>	<b>Average Salary</b>
Education	\$47,561
PLD All Others	\$48,930
PLD Public Safety	\$62,687
State All Others	\$55,034
State Public Safety	\$63,609
<b>Total</b>	<b>\$49,945</b>