

LTD Quotes

Waiting Period	Estimated Total Volume	Current		Aetna		MetLife		CIGNA		Lincoln		Hartford		Standard	
		Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium	Rate/\$100 MCP	Annual Premium
60 Day (option A)	\$1,796,221	\$1.54	\$331,942	\$1.70	\$366,429	\$1.54	\$331,942	\$1.54	\$331,942	\$1.21	\$260,811	\$1.690	\$364,274	\$1.89	\$407,383
90 Day (option B)	\$2,757,104	\$0.64	\$211,746	\$0.71	\$233,913	\$0.64	\$211,746	\$0.64	\$211,746	\$0.50	\$165,426	\$0.702	\$232,258	\$0.59	\$195,203
120 Day (option C)	\$913,676	\$0.54	\$59,206	\$0.60	\$65,346	\$0.54	\$59,206	\$0.54	\$59,206	\$0.43	\$47,146	\$0.593	\$65,017	\$0.21	\$23,025
Total employee paid	\$5,467,001		\$602,893		\$665,688		\$602,893		\$602,893		\$473,383		\$661,549		\$625,611
180 Day (employer paid)	\$15,164,210	\$0.45	\$818,867	\$0.50	\$904,393	\$0.40	\$727,882	\$0.45	\$818,867	\$0.35	\$636,897	\$0.494	\$898,934	\$0.41	\$746,079
Total	\$20,631,211		\$1,421,761		\$1,570,081		\$1,330,776		\$1,421,761		\$1,110,280		\$1,560,484		\$1,371,690

Difference Current

Employee Paid	\$0	\$62,794	\$0	\$0	(\$129,510)	\$58,656	\$22,717
Employer Paid	\$0	\$85,526	(\$90,985)	\$0	(\$181,971)	\$80,067	(\$72,788)
Total	\$0	\$148,321	(\$90,985)	\$0	(\$311,481)	\$138,723	(\$50,071)

Difference From Lowest

Employee Paid	\$129,510	\$192,305	\$129,510	\$129,510	\$0	\$188,166	\$152,227
Employer Paid	\$181,971	\$267,497	\$90,985	\$181,971	\$0	\$262,038	\$109,182
Total	\$311,481	\$459,801	\$220,495	\$311,481	\$0	\$450,204	\$261,410

Financial Rank

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