



L.M. SANDLER AND SONS

Semi-monthly

B

20-Jul

GROUP ACCIDENT

Up to \$75 CASH BACK

Individual	10.27
1 Parent Family	22.20
Individual & Spouse	16.90
2 Parent Family	28.83

DENTAL COVERAGE

	ESSENTIALS
Individual	12.03
1 Parent Family	21.06
Individual & Spouse	21.19
2 Parent Family	30.36

VISION \$45 CASH BACK

Ages	Individual	1 Parent Family	Individual & Spouse	2 Parent Family
18-39	6.95	11.45	10.95	14.45
40-49	9.45	13.20	15.95	18.65
50-70	14.20	16.45	24.45	24.95

PERSONAL CANCER INDEMNITY PLAN Level 3

\$75 CASH BACK

Individual	18.75
Individual & Spouse	32.20
1 Parent Family	23.10
2 Parent Family	32.20

HOSPITAL ADVANTAGE Select 1500

Includes options 1 & 2 NO HEALTH QUESTIONS!

Individual	24.51
1 Parent Family	34.13
Individual & Spouse	39.20
2 Parent Family	43.10

GROUP HOSPITAL

HSA

\$2000 Hospital Admission

Individual	17.63
1 Parent Family	27.22
Individual & Spouse	34.46
2 Parent Family	44.05

NEW CRITICAL ILLNESS (No Health Questions up to \$20,000 for open enrollment)

\$50 CASH BACK

Children Included at No Cost

Non-tobacco

Ages	Employee			Spouse		
	\$10,000	\$20,000	\$30,000	\$5,000	\$10,000	\$15,000
18-29	3.05	5.34	7.63	1.90	3.05	4.19
30-39	4.68	8.60	12.52	2.72	4.68	6.64
40-49	8.68	16.59	24.51	4.72	8.68	12.63
50-59	16.41	32.07	47.72	8.59	16.41	24.24
60+	31.04	61.33	91.61	15.90	31.04	46.19

Tobacco

Ages	Employee			Spouse		
	\$10,000	\$20,000	\$30,000	\$5,000	\$10,000	\$15,000
18-29	4.11	7.46	10.81	2.43	4.11	5.78
30-39	7.06	13.37	19.67	3.91	7.06	10.21
40-49	13.43	26.09	38.76	7.09	13.43	19.76
50-59	26.35	51.94	77.53	13.56	26.35	39.15
60+	48.41	96.06	143.72	24.59	48.41	72.24

SHORT-TERM DISABILITY INSURANCE

NO HEALTH QUESTIONS FOR 3 & 6 MONTH BENEFIT!

0 day off-the-job disability / 7 day waiting period sickness disability

Add the AFLAC Value Rider for an additional \$5.46

Annual Income	Monthly Benefit	3 Month benefit			6 Month Benefit			12 Month Benefit		
		Age 18-49	Age 50-64	Age 65-74	Age 18-49	Age 50-64	Age 65-74	Age 18-49	Age 50-64	Age 65-74
\$ 12,000	\$ 700	10.47	12.29	14.56	13.65	16.38	20.48	17.75	22.75	31.85
\$ 16,000	\$ 800	11.96	14.04	16.64	15.60	18.72	23.40	20.28	26.00	36.40
\$ 18,000	\$ 900	13.46	15.80	18.72	17.55	21.06	26.33	22.82	29.25	40.95
\$ 20,000	\$ 1,000	14.95	17.55	20.80	19.50	23.40	29.25	25.35	32.50	45.50
\$ 22,000	\$ 1,100	16.45	19.31	22.88	21.45	25.74	32.18	27.89	35.75	50.05
\$ 24,000	\$ 1,200	17.94	21.06	24.96	23.40	28.08	35.10	30.42	39.00	54.60
\$ 26,000	\$ 1,300	19.44	22.82	27.04	25.35	30.42	38.03	32.96	42.25	59.15
\$ 28,000	\$ 1,400	20.93	24.57	29.12	27.30	32.76	40.95	35.49	45.50	63.70
\$ 30,000	\$ 1,500	22.43	26.33	31.20	29.25	35.10	43.88	38.03	48.75	68.25
\$ 32,000	\$ 1,600	23.92	28.08	33.28	31.20	37.44	46.80	40.56	52.00	72.80
\$ 34,000	\$ 1,700	25.42	29.84	35.36	33.15	39.78	49.73	43.10	55.25	77.35
\$ 36,000	\$ 1,800	26.91	31.59	37.44	35.10	42.12	52.65	45.63	58.50	81.90
\$ 38,000	\$ 1,900	28.41	33.35	39.52	37.05	44.46	55.58	48.17	61.75	86.45
\$ 40,000	\$ 2,000	29.90	35.10	41.60	39.00	46.80	58.50	50.70	65.00	91.00
\$ 42,000	\$ 2,100	31.40	36.86	43.68	40.95	49.14	61.43	53.24	68.25	95.55
\$ 44,000	\$ 2,200	32.89	38.61	45.76	42.90	51.48	64.35	55.77	71.50	100.10
\$ 46,000	\$ 2,300	34.39	40.37	47.84	44.85	53.82	67.28	58.31	74.75	104.65
\$ 48,000	\$ 2,400	35.88	42.12	49.92	46.80	56.16	70.20	60.84	78.00	109.20
\$ 50,000	\$ 2,500	37.38	43.88	52.00	48.75	58.50	73.13	63.38	81.25	113.75
\$ 52,000	\$ 2,600	38.87	45.63	54.08	50.70	60.84	76.05	65.91	84.50	118.30
\$ 54,000	\$ 2,700	40.37	47.39	56.16	52.65	63.18	78.98	68.45	87.75	122.85
\$ 56,000	\$ 2,800	41.86	49.14	58.24	54.60	65.52	81.90	70.98	91.00	127.40
\$ 58,000	\$ 2,900	43.36	50.90	60.32	56.55	67.86	84.83	73.52	94.25	131.95
\$ 60,000	\$ 3,000	44.85	52.65	62.40	58.50	70.20	87.75	76.05	97.50	136.50

Your Aflac representative is Tiffany Smith t3_smith@us.aflac.com 757-390-2058



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