

# ShelterPoint Life's DBL & Enriched Options - rates effective 10/2013

## \$170 not enough?!

That's why we offer enriched DBL benefits. Enriched DBL gives New York employees the benefits they deserve: statutory benefits can be increased significantly.

DBL online services at [www.shelterpoint.com](http://www.shelterpoint.com):

- E-pay for DBL & BaseLine Insurance
- Submit DBL applications
- Check DBL claims status
- Check payments
- Request duplicate bills
- Review policy information
- Download a DB-120.1



## Statutory DBL

Statutory short-term disability insurance as mandated by the State of New York

	Statutory DBL billed annually in advance <sup>1</sup>		Statutory DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$1.75	\$21.00	\$2.15	\$25.80
female	\$3.80	\$45.60	\$4.60	\$55.20
	In-hospital DBL		In-hospital DBL	
male	\$1.95	\$23.40	\$2.30	\$27.60
female	\$4.15	\$49.80	\$5.00	\$60.00

Adding in-hospital coverage may increase the maximum benefit to **\$340/week<sup>4</sup>**

## 1.5-times DBL

1.5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$255/week.**

	1.5-times DBL billed annually in advance <sup>1</sup>		1.5-times DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$2.70	\$32.40	\$3.20	\$38.40
female	\$5.65	\$67.80	\$6.85	\$82.20
	1.5x & In-hospital DBL		1.5x & In-hospital DBL	
male	\$2.90	\$34.80	\$3.35	\$40.20
female	\$6.20	\$74.40	\$7.40	\$88.80

Adding in-hospital coverage may increase the maximum benefit to **\$425/week<sup>4</sup>**

## 2-times DBL

2-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$340/week.**

	2-times DBL billed annually in advance <sup>1</sup>		2-times DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$3.00	\$36.00	\$3.70	\$44.40
female	\$6.60	\$79.20	\$7.90	\$94.80
	2x & In-hospital DBL		2x & In-hospital DBL	
male	\$3.25	\$39.00	\$3.90	\$46.80
female	\$7.05	\$84.60	\$8.45	\$101.40

Adding in-hospital coverage may increase the maximum benefit to **\$510/week<sup>4</sup>**

## 3-times DBL

3-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$510/week.**

	3-times DBL billed annually in advance <sup>1</sup>		3-times DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$3.90	\$46.80	\$4.75	\$57.00
female	\$8.55	\$102.60	\$10.20	\$122.40
	3x & In-hospital DBL		3x & In-hospital DBL	
male	\$4.15	\$49.80	\$4.95	\$59.40
female	\$9.00	\$108.00	\$10.75	\$129.00

Adding in-hospital coverage may increase the maximum benefit to **\$680/week<sup>4</sup>**

## 4-times DBL

4-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$680/week.**

	4-times DBL billed annually in advance <sup>1</sup>		4-times DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$7.60	\$91.20	\$9.25	\$111.00
female	\$16.65	\$199.80	\$19.80	\$237.60
	4x & In-hospital DBL		4x & In-hospital DBL	
male	\$8.40	\$100.80	\$9.45	\$113.40
female	\$17.15	\$205.80	\$20.40	\$244.80

Adding in-hospital coverage may increase the maximum benefit to **\$850/week<sup>4</sup>**

## 5-times DBL

5-times DBL pays 50% of salary (just like Statutory DBL) to a **maximum benefit of \$850/week.**

	5-times DBL billed annually in advance <sup>1</sup>		5-times DBL billed quarterly <sup>2</sup>	
	monthly rate	annual premium	monthly rate	annual premium
male	\$9.75	\$117.00	\$11.90	\$142.80
female	\$21.40	\$256.80	\$25.50	\$306.00
	5x & In-hospital DBL		5x & In-hospital DBL	
male	\$10.80	\$129.60	\$12.10	\$145.20
female	\$21.90	\$262.80	\$26.05	\$312.60

Adding in-hospital coverage may increase the maximum benefit to **\$1020/week<sup>4</sup>**

## Placement Options (1-49 lives)

web [www.shelterpoint.com](http://www.shelterpoint.com)  
We'll email you a policy# and kit upon approval.  
Phone: 800.365.4999 | Fax: 516.504.6436

Groups over 50 lives are experience rated.  
For a competitive custom quote, call your Sales Rep:

**800.365.4999**

## AD&D Rider<sup>5</sup>

Death Benefit	Rate <sup>3</sup>
\$50,000	\$1.00
\$100,000	\$2.00

(Rates are monthly per employee for groups of any size.)  
The benefit amount for covered dismemberments is 50% of the death benefit.

Rates are for groups of 1-49 lives.

<sup>1</sup> monthly per capita rates with an annual minimum premium of \$125 | <sup>2</sup> Monthly per capita rates with a quarterly minimum premium of \$35 | <sup>3</sup> The AD&D premium is not included in the DBL premium. For policies with minimum premium, the AD&D is in addition to the minimum premium. | <sup>4</sup> The In-hospital benefit is only payable while an employee is hospital-confined. | All benefit calculations are based on \$340 covered payroll per week. | Proprietors/ partners and voluntary insureds (with at least one employee) may also apply for coverage at the time of initial application or on the policy anniversary at the above male/female rates. | <sup>5</sup> AD&D Rider benefit levels effective 08/15. The rider described in this material provides limited Accident benefits only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State department of financial services.

**This material is for producer (agent and broker) use only. It is not intended for the general public.** The information in this material is not intended as an offer of coverage. It is for illustrative purposes only, providing a general overview of featured benefit highlights provided under the policy. It is not a contract. In the event of conflicting information with the policy, the policy will take precedence over what is shown in this material. Policies are subject to Underwriting approval. All coverage extends up to policy limits. Policies are reviewed annually and may be cancelled for nonpayment. Please refer to the policy for coverage details, a complete listing of covered services, policy provisions, conditions, exclusions, and terms under which the policy may be continued or cancelled. Exclusions, limitations, reduction of benefits, and terms of coverage apply as pursuant to NY State Disability Benefits Law. All benefit calculations are based on \$340 covered payroll per week. Claim payment is not guaranteed; benefit amount depends on wages. Policies have a statutory 7-day waiting period. AD&D is only available as a rider to a DBL policy. For AD&D coverage details, please refer to the AD&D Rider of the DBL policy (SPL DBL114, D). ShelterPoint is a registered Service Mark. All images licensed through iStockphoto. Available in New York only. Underwritten by: ShelterPoint Life Insurance Company (principal office in Great Neck, NY). Policy Form# SPL DBL114, SPL DBL114 E, SPL DBL114 H, SPL DBL114 J | Mktg# 15-181 | G19 - 08/15

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