

HOW FAR DOES \$170 GO?

New York State employers are required to carry DBL insurance for all their eligible employees.

DBL provides only 50% of an employee's weekly average wage to a **maximum of \$170 per week** for up to 26 weeks in a consecutive 52-week period.

In today's economy, \$170 a week doesn't take you very far.

That's why we offer enriched DBL benefits.

Our **enriched DBL** options help you meet your client's needs for short-term disability coverage. **Enriched DBL** gives New York employees the benefits they deserve: Statutory **benefits can be increased significantly.**

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- ▶ **Submit DBL applications**
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First Rehab Life
Marketing Department
600 Northern Blvd.
Great Neck • NY 11021

DBL RATE CARD EFFECTIVE 07/2007

YOU WANT LOW DBL RATES?

We've got them.

YOU WANT HIGHER BENEFIT OPTIONS?

We've got them.

THE MOST VERSATILE DBL BENEFITS:


- ▶ **STATUTORY DBL**
- ▶ **1.5-TIMES DBL**
- ▶ **2-TIMES DBL**
- ▶ **IN-HOSPITAL DBL**

*If you can spell it,
you can sell it!*

Sales & Underwriting Office:

SEVEN PENN PLAZA • 10TH FL. • NEW YORK • NY 10001
800.750.3754 (212.457.3961) • FAX 212.457.0204

firstrehablife

rated A- (excellent)  by A.M. Best Company

STATUTORY DBL

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

	STATUTORY DBL billed annually in advance ¹		STATUTORY DBL billed quarterly ²	
	monthly rate	annual premium	monthly rate	annual premium
male	\$1.90	\$22.80	\$2.30	\$27.60
female	\$4.15	\$49.80	\$4.95	\$59.40
proprietor	\$3.00	\$36.00	\$3.25	\$39.00
voluntary	\$5.60	\$67.20	\$6.05	\$72.60
	IN-HOSPITAL DBL		IN-HOSPITAL DBL	
male	\$2.10	\$25.20	\$2.50	\$30.00
female	\$4.55	\$54.60	\$5.45	\$65.40
proprietor	\$3.30	\$39.60	\$3.60	\$43.20
voluntary	\$6.15	\$73.80	\$6.65	\$79.80

Adding in-hospital coverage may increase the maximum benefit to **\$340/week!***

IN-HOSPITAL DBL

- ▶ **No waiting period** – statutory DBL benefits are paid from the first day of hospitalization.
- ▶ After 7 days of hospitalization, **statutory DBL benefits are doubled** while an employee is hospital-confined.
- ▶ Benefits are paid for a maximum of **26 weeks** of consecutive disability.

1.5-TIMES DBL

Enriched 1.5-times DBL works just like Statutory DBL and raises the **maximum benefit to \$255/week.**

EMPLOYEE	1.5-TIMES DBL billed annually in advance ¹		1.5-TIMES DBL billed quarterly ²	
	monthly rate	annual premium	monthly rate	annual premium
male	\$2.60	\$31.20	\$3.10	\$37.20
female	\$5.50	\$66.00	\$6.70	\$80.40
proprietor	\$4.05	\$48.60	\$4.40	\$52.80
voluntary	\$7.55	\$90.60	\$8.15	\$97.80
	1.5X W/ IN-HOSPITAL		1.5X W/ IN-HOSPITAL	
male	\$2.80	\$33.60	\$3.30	\$39.60
female	\$6.00	\$72.00	\$7.20	\$86.40
proprietor	\$4.45	\$53.40	\$4.85	\$58.20
voluntary	\$8.10	\$97.20	\$8.75	\$105.00

Adding in-hospital coverage may increase the maximum benefit to **\$425/week!***

Our enriched DBL benefits are **unique benefit options!**

New York's most versatile DBL benefits!



2-TIMES DBL

Enriched 2-times DBL works just like Statutory DBL and raises the **maximum benefit to \$340/week.**

EMPLOYEE	2-TIMES DBL billed annually in advance ¹		2-TIMES DBL billed quarterly ²	
	monthly rate	annual premium	monthly rate	annual premium
male	\$2.95	\$35.40	\$3.60	\$43.20
female	\$6.45	\$77.40	\$7.70	\$92.40
proprietor	\$4.65	\$55.80	\$5.05	\$60.60
voluntary	\$8.70	\$104.40	\$9.40	\$112.80
	2X W/ IN-HOSPITAL		2X W/ IN-HOSPITAL	
male	\$3.15	\$37.80	\$3.80	\$45.60
female	\$6.85	\$82.20	\$8.20	\$98.40
proprietor	\$5.10	\$61.20	\$5.60	\$67.20
voluntary	\$9.25	\$111.00	\$10.00	\$120.00

Adding in-hospital coverage may increase the maximum benefit to **\$510/week!***

PLACEMENT OPTIONS (1-49 LIVES)



800.365.4999

We'll give you a policy number right away.



www.firstrehab.com

We'll e-mail you a policy number a.s.a.p.



516.829.8212

Groups over 50 lives are experience rated. For a competitive custom quote, call your Marketing Representative at: **800.750.3754**

¹ monthly per capita rates (groups 1-49 lives) • **annual minimum premium \$125** | ² monthly per capita rates (groups 11-49 lives) • **quarterly minimum premium \$35**

³ 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 proprietor/partner and/or voluntary rates.

* The in-hospital benefit is only payable while an employee is hospital-confined. All benefit calculations are based on \$340 covered payroll per week.

Claim payment is not guaranteed; benefit amount depends on wages. Policies are reviewed annually.

This rate card is illustrative only, providing a general overview of the services described. It is not a contract. Please refer to the policy for provisions, conditions and exclusions. :: Mktg# DBL-1RC-NY-G12 06/07 :: Policy Form# DBL, DB E, DB H

Group Products (Availability may vary by state): NY DBL • NJ TDB • SHORT-TERM DISABILITY • LONG-TERM DISABILITY • DENTAL • VISION • TERM LIFE • EXECUTIVE MEDICAL REIMBURSEMENT (THE 100% SOLUTION)