

# Ragan Enterprises

## Disability 2025

### Short Term Disability

<i>Benefit Description</i>	CURRENT/RENEWAL
	UNUM
<i>Weekly Benefit Percentage of Weekly Earnings</i>	60%
<i>Maximum Weekly Benefit</i>	\$1,000
<i>Elimination Period</i>	14 Days, Benefit Starts On 15th day
<i>Duration of Benefits</i>	11 Weeks
	<b>STD Rates</b>
<i>Short Term Disability Rates</i>	\$0.27 per \$10 of Benefit

### Long Term Disability

<i>Benefit Description</i>	CURRENT/RENEWAL
	UNUM
<i>Monthly Benefit Percentage of Monthly Earnings</i>	60%
<i>Maximum Monthly Benefit</i>	\$7,500
<i>Minimum Monthly Benefit</i>	Greater of \$100 or 10%
<i>Elimination Period</i>	90 Days
<i>Duration of Benefits</i>	Age 65 or SSNRA
	<b>LTD Rates</b>
<i>Long Term Disability</i>	\$0.85 per \$100 of Covered Payroll