

**Luzerne County Transportation Authority  
Group Life/Disability Comparison**

**Standard Insurance**

	Rates	Volume	Monthly Cost
Life	\$ 0.51	\$ 6,459,600.00	\$ 3,294.40
AD&D	\$ 0.05	\$ 6,207,100.00	\$ 310.36
LTD	0.89	\$ 88,799.00	\$ 790.31
STD	0.87	\$ 47,613.00	\$ 4,142.33
		<b>Total:</b>	<b>\$ 8,537.39</b>

**Guardian Insurance**

	Rates	Volume	Monthly Cost
Life	\$ 0.47	\$ 6,459,600.00	\$ 3,036.01
AD&D	\$ 0.03	\$ 6,207,100.00	\$ 186.21
LTD	0.88	\$ 88,799.00	\$ 781.43
STD	0.83	\$ 47,613.00	\$ 3,951.88
		<b>Total:</b>	<b>\$ 7,955.54</b>

**Monthly Savings: \$ 581.86**

**Annual Savings: \$ 6,982.29**