

Benefits Cost Guide

Rates shown are Monthly. **Voluntary Long-term Disability Insurance**

Rates and/or benefits may be changed on a class basis.

Tip

To estimate your per-paycheck cost, multiply the monthly premium by 12 to get the annual amount, then divide that by the number of pay periods in which benefit deductions occur

Long-term Income Protection Benefits

replace part of your income if you are unable to work due to childbirth, illness, or injury to help cover your day-to-day living expenses, creating stability in an unstable time.

Premiums are based on the employee's current age and increase as the employee enters each new age category.

Age	Rate
Under 30	\$0.34
30-34	\$0.392
35-39	\$0.496
40-44	\$0.732
45-49	\$1.204
50-54	\$1.832
55-59	\$2.167
60+	\$2.46

To calculate your premium amount, use the following formula.

$$\frac{\text{Your Annual Earnings Max} = \$100,000}{12} \div 12 = \frac{\text{Your Monthly Earnings}}{\text{Rate}} \div 100 = \text{Premium Amount}$$

Tip

Refer to your Benefit Highlight Sheet for specifics about your Benefits.



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