

# The Standard Short-term Disability Plans and Rates -- 2009



Short-term Disability									
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	60	60	60	60	60	60	60	60	60
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
Voluntary	X	X	X	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.00637	0.00708	0.00743	0.00492	0.00546	0.00574	0.0033	0.00369	0.00388

Short-term Disability									
	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
Voluntary	X	X	X	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.00737	0.00819	0.00859	0.00579	0.00643	0.00675	0.00402	0.00446	0.00468

**\* Maximum Monthly Predisability Earnings:**

- For 60% plan: The first \$10,833 of your monthly Predisability Earnings
- For 66 ⅔% plan: The first \$9,750 of your monthly Predisability Earnings
- For 70% plan: The first \$9,286 of your monthly Predisability Earnings

Member Services: (888) 469-6322



	Short-term Disability								
	Plan 19	Plan 20	Plan 21	Plan 22	Plan 23	Plan 24	Plan 25	Plan 26	Plan 27
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	60	60	60	60	60	60	60	60	60
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
Mandatory	X	X	X	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.00332	0.00369	0.00388	0.00263	0.00292	0.00307	0.0018	0.002	0.0021

	Short-term Disability								
	Plan 28	Plan 29	Plan 30	Plan 31	Plan 32	Plan 33	Plan 34	Plan 35	Plan 36
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
Mandatory	X	X	X	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.00388	0.00446	0.00452	0.00305	0.00339	0.00355	0.00208	0.00231	0.00242

**\* Maximum Monthly Predisability Earnings:**

For 60% plan: The first \$10,833 of your monthly Predisability Earnings  
 For 66 ⅔% plan: The first \$9,750 of your monthly Predisability Earnings  
 For 70% plan: The first \$9,286 of your monthly Predisability Earnings

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Short-term Disability									
	Plan 37	Plan 38	Plan 39	Plan 40	Plan 41	Plan 42	Plan 43	Plan 44	Plan 45
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	60	60	60	60	60	60	60	60	60
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
<b>Mandatory/Employee Paid</b>	X	X	X	X	X	X	X	X	X
Premium = your average Monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.0045	0.0050	0.0053	0.0035	0.0039	0.0041	0.0020	0.0022	0.0023

Short-term Disability									
	Plan 46	Plan 47	Plan 48	Plan 49	Plan 50	Plan 51	Plan 52	Plan 53	Plan 54
Benefit Waiting Period (days)	7	7	7	14	14	14	30	30	30
Benefit Duration (days)	90	90	90	90	90	90	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	70%	60%	66 ⅔%	70%
<b>Mandatory/Employee Paid</b>	X	X	X	X	X	X	X	X	X
Premium = your average Monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)*	0.0043	0.0049	0.0050	0.0034	0.0038	0.0040	0.0024	0.0026	0.0028

**\* Maximum Monthly Predisability Earnings:**

For 60% plan: The first \$10,833 of your monthly Predisability Earnings  
 For 66 ⅔% plan: The first \$9,750 of your monthly Predisability Earnings  
 For 70% plan: The first \$9,286 of your monthly Predisability Earnings

**Mandatory/Employee Paid requires 100% employee enrollment and is paid by the employee.**

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# The Standard Long-term Disability Plans and Rates -- 2009



	Long-term Disability					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
Voluntary	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)**	0.0035	0.0047	0.0059	0.0028	0.0038	0.0047

	Long-term Disability					
	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
Mandatory	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)**	0.00170	0.00250	0.00330	0.00140	0.00200	0.00270

**\*\* Maximum Monthly Predisability Earnings:**

For 50% plan: The first \$16,000 of your monthly Predisability

For 60% plan: The first \$13,333 of your monthly Predisability Earnings

For 66 ⅔% plan: The first \$12,000 of your monthly Predisability Earnings

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	Long-term Disability					
	Plan 13	Plan 14	Plan 15	Plan 16	Plan 17	Plan 18
Benefit Waiting Period (days)	60	60	60	90	90	90
Maximum Monthly Benefit	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Benefit Percentage	50%	60%	66 ⅔%	50%	60%	66 ⅔%
<b>Mandatory/Employee Paid</b>	X	X	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Predisability Earnings)**	0.0028	0.0037	0.0047	0.0022	0.0030	0.0038

**\*\* Maximum Monthly Predisability Earnings:**

For 50% plan: The first \$16,000 of your monthly Predisability

For 60% plan: The first \$13,333 of your monthly Predisability Earnings

For 66 ⅔% plan: The first \$12,000 of your monthly Predisability Earnings

**Mandatory/Employee Paid requires 100% employee enrollment and is paid by the employee.**

Member Services: (888) 469-6322



	Long-term Disability			
	Plan 19	Plan 20	Plan 21	Plan 22
Benefit Waiting Period (days)	90	90	90	90
Maximum Monthly Benefit	\$2,000	\$3,000	\$4,000	\$6,000
Benefit Percentage	66.66%	66.66%	66.66%	66.66%
Mandatory Enrollment/ Employer Paid	X	X	X	X
Premium = your average monthly wage x this rate (not to exceed Maximum Monthly Pre-disability Earnings)**	0.0025	0.0026	0.00265	0.0027

**\*\* Maximum Monthly Pre-disability Earnings:**

For \$2,000 plan: The first \$3,000 of your monthly Pre-disability Earnings

For \$3,000 plan: The first \$4,500 of your monthly Pre-disability Earnings

For \$4,000 plan: The first \$6,000 of your monthly Pre-disability Earnings

For \$6,000 plan: The first \$9,000 of your monthly Pre-disability Earnings

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	Long-term Disability			
	Plan 23	Plan 24	Plan 25	Plan 26
Benefit Waiting Period (days)	90	90	90	90
Maximum Monthly Benefit	\$2,000	\$3,000	\$4,000	\$6,000
Benefit Percentage	66.66%	66.66%	66.66%	66.66%
<b>Mandatory/Employee Paid</b>	X	X	X	X
Premium = your average Monthly wage x this rate (not to exceed Maximum Monthly Pre-disability Earnings)**	0.0034	0.00355	0.0037	0.0038

**\*\* Maximum Monthly Pre-disability Earnings:**

For \$2,000 plan: The first \$3,000 of your monthly Pre-disability Earnings

For \$3,000 plan: The first \$4,500 of your monthly Pre-disability Earnings

For \$4,000 plan: The first \$6,000 of your monthly Pre-disability Earnings

For \$6,000 plan: The first \$9,000 of your monthly Pre-disability Earnings

**Mandatory/Employee Paid requires 100% employee enrollment and is paid by the employee.**

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