

**The Standard**  
**Short Term Disability Plans and Rates**  
 2026-27 Plan Year

**Voluntary Enrollment - Employee Paid Plans**

Allows each employee to choose whether or not they wish to enroll. Premiums must be paid by the employee.

	Voluntary Enrollment - Employee Paid		
	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 $\frac{2}{3}$ %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00048	0.00053	0.00056

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

For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings  
 For 66  $\frac{2}{3}$ % Plan: The first \$9,750 of employee's monthly pre-disability earnings  
 For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings

**Mandatory Enrollment - Employer Paid Plans**

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer Paid		
	Plan 28	Plan 29**	Plan 30**
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 $\frac{2}{3}$ %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00072	0.00083	0.00084

**Mandatory Enrollment - Employee Paid Plans**

Requires all employees to enroll. Premiums must be paid by the employee.

	Mandatory Enrollment - Employee Paid		
	Plan 46**	Plan 47**	Plan 48
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 $\frac{2}{3}$ %	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00028	0.00032	0.00032

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

For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings  
 For 66  $\frac{2}{3}$ % Plan: The first \$9,750 of employee's monthly pre-disability earnings  
 For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings