



**The Standard**  
**Long Term Disability Plans and Rates**

2019-20 Plan Year  
(no change from 2018-19)

**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 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%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00412	0.00553	0.00694	0.00329	0.00447	0.00553

**MANDATORY ENROLLMENT - EMPLOYER PAID PLANS**

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

	Mandatory Enrollment - Employer Paid					
	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%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.002	0.00295	0.00389	0.00165	0.00235	0.00318

**MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS**

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

	Mandatory Enrollment - Employee Paid					
	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%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00329	0.00436	0.00553	0.00259	0.00353	0.00447

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

- For 50% Plan: The first \$16,000 of employee's monthly pre-disability earnings
- For 60% Plan: The first \$13,333 of employee's monthly pre-disability earnings
- For 66 ⅔% Plan: The first \$12,000 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 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 ⅔%	66 ⅔%	66 ⅔%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings**)	0.00295	0.00306	0.00311	0.00318

### MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

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

	Mandatory Enrollment - Employee Paid	
	Plan 23	Plan 24
Benefit Waiting Period (Days)	90	90
Maximum Monthly Benefit	\$2,000	\$3,000
Benefit Percentage	66 ⅔%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings**)	0.00400	0.00418

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

- For \$2,000 plan: The first \$3,000 of employee's monthly predisability earnings
- For \$3,000 plan: The first \$4,500 of employee's monthly predisability earnings
- For \$4,000 plan: The first \$6,000 of employee's monthly predisability earnings
- For \$6,000 plan: The first \$9,000 of employee's monthly predisability earnings

### 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 27	Plan 28
Benefit Waiting Period (Days)	180	180
Maximum Monthly Benefit	\$8,000	\$8,000
Benefit Percentage	50%	60%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00240	0.00340

