



**The Standard**  
**Short Term Disability Plans and Rates**  
2018-19 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 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%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00593	0.00658	0.00691	0.00458	0.00508	0.00534	0.00307	0.00343	0.00361

	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 16	Plan 17
Benefit Waiting Period (Days)	7	7	7	14	14	30	30
Benefit Duration (Days)	90	90	90	90	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%	60%	66 ⅔%	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00686	0.00762	0.00799	0.00539	0.00598	0.00374	0.00415

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

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% 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

**\*\* Plan 15 will be discontinued**

This change, as well as the addition of two plans on LTD, will be done by amendment.





### 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	Plan 23	Plan 25	Plan 28	Plan 31	Plan 32
Benefit Waiting Period (Days)	7	7	7	14	14	30	7	14	14
Benefit Duration (Days)	60	60	60	60	60	60	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%	60%	60%	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00309	0.00343	0.00361	0.00245	0.00272	0.00168	0.00361	0.00284	0.00315

	Plan 34	Plan 35
Benefit Waiting Period (Days)	30	30
Benefit Duration (Days)	90	90
Maximum Weekly Benefit	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00194	0.00215

### MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

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

	Mandatory Enrollment - Employee Paid		
	Plan 37	Plan 39	Plan 48
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	60	60	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	70%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Maximum Monthly Pre-disability Earnings*)	0.00418	0.00494	0.00465

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

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% 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

